A PLATFORM for PREMIUM FINANCIAL PROFESSIONALS

WHETHER YOU ARE GROWING OR EXITING

LET'S MAKE IT HAPPEN

Optimize Wealth Management

Optimize Wealth Management

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THE CHOICE OF PREMIUM FINANCIAL PROFESSIONALS

Optimize Wealth Management

WELCOME TO OPTIMIZE WEALTH

Independence, flexibility and empowerment are key reasons why Premium Financial Professionals choose Optimize Wealth. Yet it's our people and culture that keep them so energized and growth-minded.

Optimize Wealth is a people-driven, values-based, future-focused firm. Working together, our people build teams, families, communities and a better future.

We offer our Premium Financial Professionals equitable compensation, superior investment solutions, and an industry-leading platform to help grow their practice or map out their exit.

2022 CANADIAN WORKPLACE CULTURE LEADER

We empower and encourage our people, constantly.

Source: Canadian Workplace Culture Index

Most Innovative Use of WealthTech

We have been an Excellence Awardee in 2023 and 2024 for our innovative Tech Stack

Source: Wealth Professional Canada

OPTIMIZE WEALTH CHARITIES

Helping individuals, families and organizations build a legacy of giving.

INTRODUCTION

AS A PREMIUM FINANCIAL PROFESSIONAL, YOU HELP YOUR CLIENTS UNDERSTAND THEIR OPTIONS, MAKE WISE DECISIONS AND BUILD A BETTER FUTURE

SHOULDN'T YOU DO THE SAME FOR YOUR CAREER?

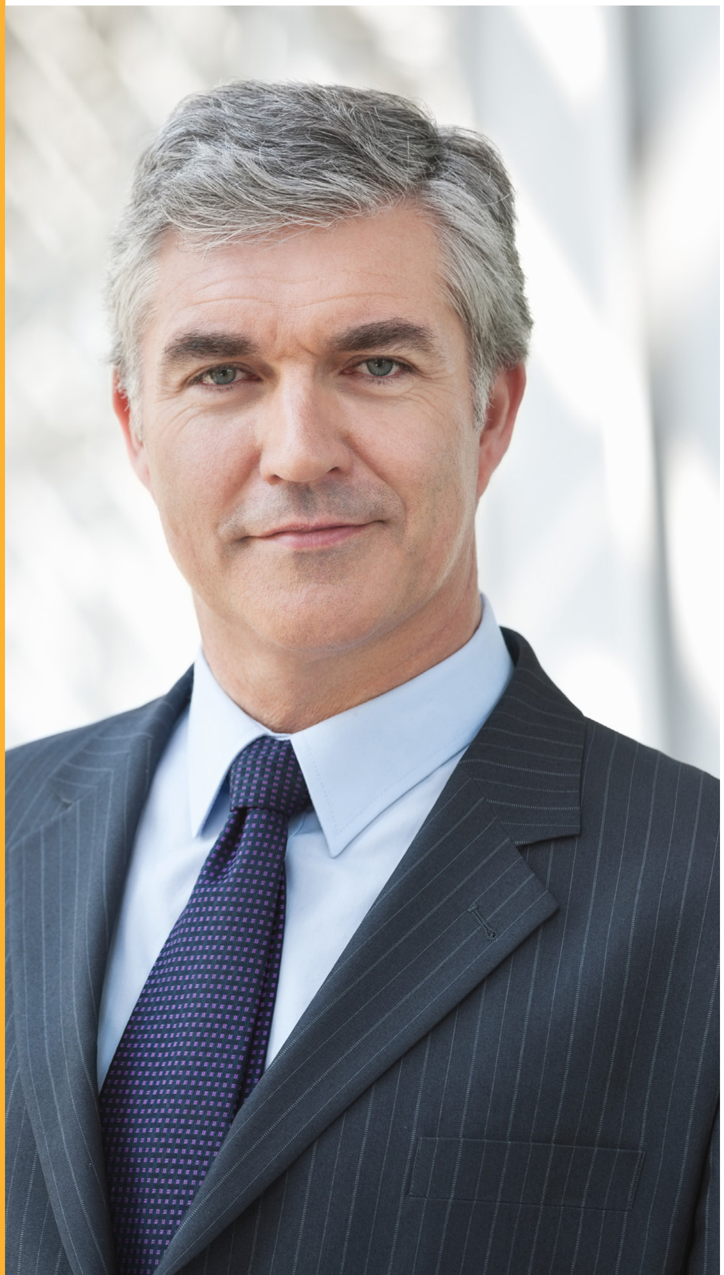
At **Optimize Wealth**, we believe in giving Premium Financial Professionals the tools, resources and support they need to thrive.

You deserve to be at a firm that will give you the support and independence you need to flourish.

If not now, when?

Optimize Wealth Management

JOIN OPTIMIZE WEALTH



SET YOUR GOALS. MAKE THEM HAPPEN.

Founded in 2009, Optimize Wealth has become one of Canada's fastest growing Full Service Wealth Management Firms by building an extremely robust Platform whereby Premium Financial Professionals can provide their clients with a superior client offering and investment solutions. We have in-house tax and will specialists that can prepare all of your clients' tax returns as well as all of their wills. We also have in-house Mortgage and Insurance specialists when needed and all of that augments our core Financial Planning and Portfolio Management services. We built our Platform with the belief that technology could make the financial management process simpler, more transparent, and more valuable for clients and for your business. It has quickly become clear to us that these services when provided alongside our in-house technology enables advisors, relationship managers, and financial planners alike to deliver significant value to their clients well above the industry norms, which empowers them to grow their practices exponentially.

The Result? Your Clients win. You win. And joining us could not get any easier.

Optimize
Wealth Management

01

HOW WE HELP YOUR CLIENTS

At Optimize Wealth, we judge our success by how well we achieve yours and your client’s goals, not ours.

Bring your clients the next generation in Wealth Management.

Optimize
Wealth Management

BRING YOUR CLIENTS THE NEXT GENERATION IN WEALTH MANAGEMENT

At Optimize Wealth, we judge our success by how well we achieve your client's goals, not ours.

1. MULTI-FAMILY OFFICE SERVICES
   Offer the full-suite of services:
   - Investment Management
   - Financial Planning
   - Will and Tax Preparation
   - Mortgage and Insurance Solutions

2. STREAMLINED FEE STRUCTURE
   Eliminate unnecessary costs:
   - No annual administration fees on registered accounts
   - No transaction costs on Optimize funds
   - No account level custody fees

3. COMPLETE INDEPENDENCE
   Expand your options:
   - Strategies are based on each client's specific goals and objectives
   - Broad array of in-house portfolio solutions
   - Institutional Level of Portfolio Management and Asset Classes

Optimize Wealth Management

BRING YOUR CLIENTS THE NEXT GENERATION IN WEALTH MANAGEMENT

4 PENSION STYLE ASSET CLASSES

Go beyond retail products:

- Exposure to low correlated asset classes
- Institutional Pension Managers such as Goldman Sachs, Morgan Stanley, and KKR

5 ATTRACTIVE INVESTMENT RETURNS

Provide better exposure and diversification:

- Large-cap focus
- Emphasis on growth and principal protection
- Dynamic asset allocation

6 GLOBAL FINANCIAL STRENGTH

Provide bank-level security:

- All accounts custodied at National Bank (NBIN)
- Over $300 billion in assets and 1,000,000 investors
- All client positions are segregated and not cross-collateralized
- CIPF and CDIC insured

The Result? Take your clients to the next level in wealth management and prosper together.

02

HOW WE HELP YOU

We know that Premium Financial Professionals bring a ton to the table.

We make sure we do too.

Optimize Wealth Management

WHAT WE BRING TO THE TABLE

Focus on your client relationships and let us take care of the rest.

1 EQUITABLE AND TRANSPARENT COMPENSATION STRUCTURE

Despite grids and payouts getting continuously squeezed and favouring certain types of financial professionals, we offer a transparent compensation structure for Premium Financial Professionals approved for our platform

- We recognize the true value of your client relationships
- We are selective with the Financial Professionals we work with to ensure that everyone's interests are aligned
- The industry has long undervalued Premium Financial Professionals, until now

2 SUPERIOR CLIENT OFFERING AND INVESTMENT SOLUTIONS

Bring your clients the Next Generation in Wealth Management

- Multi-Family office platform
- Attractive investment returns
- Broad array of in-house portfolio solutions
- Pension Style Asset management
- No up-front load fund purchase structure
- User-friendly client statements and online account access
- Bank-level security

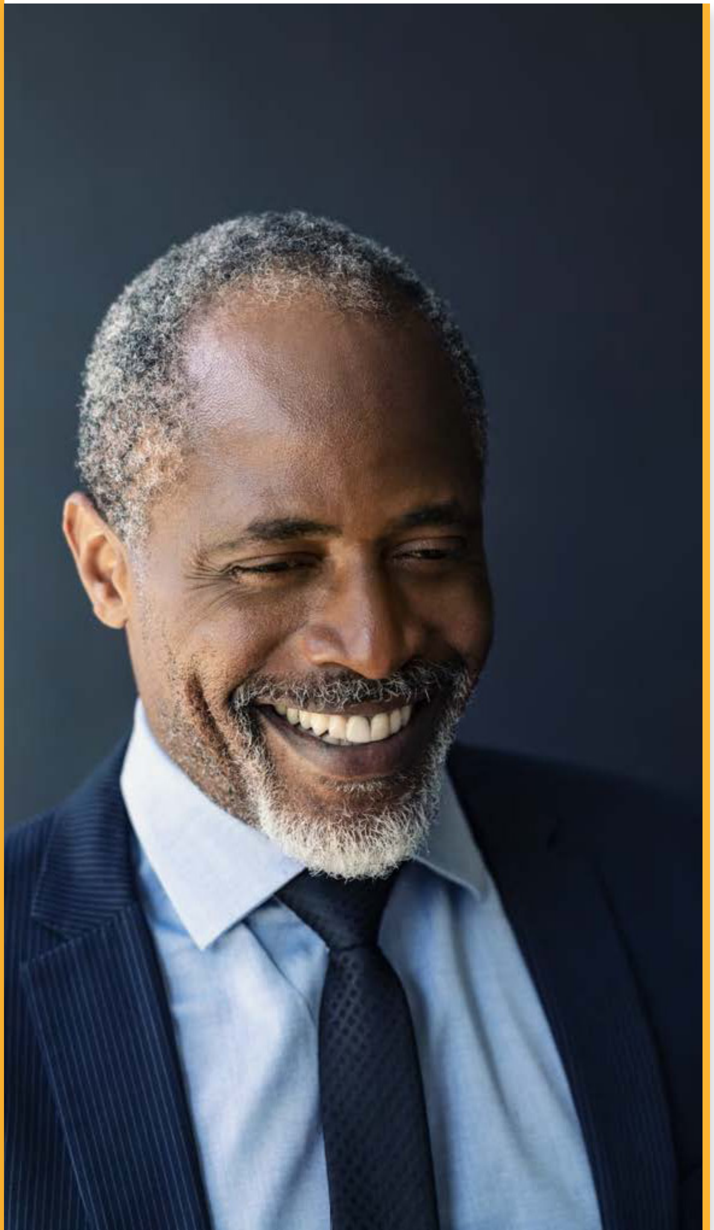
3 NEXT GENERATION MARKETING SUPPORT

Our Marketing Team will create engaging content to always keep you front and centre with your clients

- Personalized brochures and monthly e-newsletters
- Weekly market updates and commentaries
- Social media campaigns across multiple platforms
- Customized marketing initiatives

Optimize Wealth Management

WHAT WE BRING TO THE TABLE



4 AN ENTREPRENEURIAL CULTURE LIKE NO OTHER

We are fixated on your Growth and Independence

- You help your clients with their goals while we help you with yours
- Complete freedom in your succession planning
- Acquire new books of business with our Pre-Arranged Financing Solutions

5 STREAMLINE YOUR BUSINESS IN A MAJOR WAY

Significant time savings for you to grow, bring more value to your clients, or spend more time away from the office

- Online platform to onboard and service clients quicker and more efficiently
- Industry leading back-office system
- Cutting edge enterprise software and CRM for every aspect of your practice

The Result? Unlock opportunities while building a better and more profitable practice.

Optimize Wealth Management

03

OUR TRANSITION PROGRAM

Quickly and smoothly transition clients.

Leave the heavy lifting to us.

Optimize Wealth Management

SEAMLESS TRANSITION PROGRAM

Our Seamless Transition Program ensures your move is quick, efficient, and most important, very client friendly. We won't stop until you are completely satisified with your Transition.

1 RECEIVE SIGNIFICANT TRAINING AND PLANNING AHEAD OF TIME

- Thorough planning and organization is critical for any successful transition
- Robust Transition planning and training through Optimize Academy
- Transition best practices, advice, and ongoing support, to keep you on track through our Knowledge-Base Program
- Checklists, Suggested Scripts, and Clear Timelines
- Business Cards, Signage, and Brochures

2 LEVERAGE OUR ROBUST ONBOARDING PLATFORM AND TECHNOLOGY

- Clients can benefit from our digital first onboarding platform
- All necessary paperwork can be pre-populated by our team with client consent
- Instantly initiate transfers, effortlessly set up and adjust ongoing payments
- Track your progress by the minute through your Optimize Dashboard
- Onboard and service new clients at the click of a button
- A centralized hub for all of your systems, technologies, and client information

Optimize Wealth Management

SEAMLESS TRANSITION PROGRAM

We know upgrading your platform from one firm to another is typically both daunting and challenging. That's why we have a full-time dedicated transition team to help you every step of the way, to ensure our mutual success.

3 LEVERAGE OUR TEAM'S EXPERIENCE AND EXPERTISE

- A dedicated Onboarding Manager guides you through every step of the onboarding process
- A full-time Transition Portfolio Manager works alongside you to properly welcome and onboard your clients
- Your Onboarding Team is always available to ensure your transition is a massive success
- Our team of experienced financial, compliance, technology, and operations professionals does not stop until your Transition has been completed.

OUR TRANSITION PROGRAM

Optimize Wealth Management

SEAMLESS TRANSITION PROGRAM

4 LET OUR CLIENT OFFERING SPEAK FOR ITSELF

- Multi-Family Office Platform
- Attractive investment returns
- Broad array of in-house portfolio solutions
- Pension Style Asset management
- No up-front load fund purchase structure
- User-friendly statements and online account access
- Bank-level security through our firm, and our custodian, National Bank (NBIN)

The Result? We provide the opportunity to transition clients and Premium Financial Professionals faster and easier than ever. Pure and Simple.

04

EXITING THE BUSINESS

Looking to exit the business?

We are interested. Very interested.

Optimize Wealth Management

EXITING THE BUSINESS

If you run a money management firm or are an Advisor, Portfolio Manager, Relationship Manager, or Financial Planner with a strong reputation, a long track record of putting clients first, and who is looking for a buyout plan **now or in the future**, we want to connect with you.

PREMIUM OPPORTUNITIES

Optimize Wealth offers your clients an extremely attractive client offering and investment solutions. We uniquely recognize how much value is in all of the client relationships which you have established and nurtured.

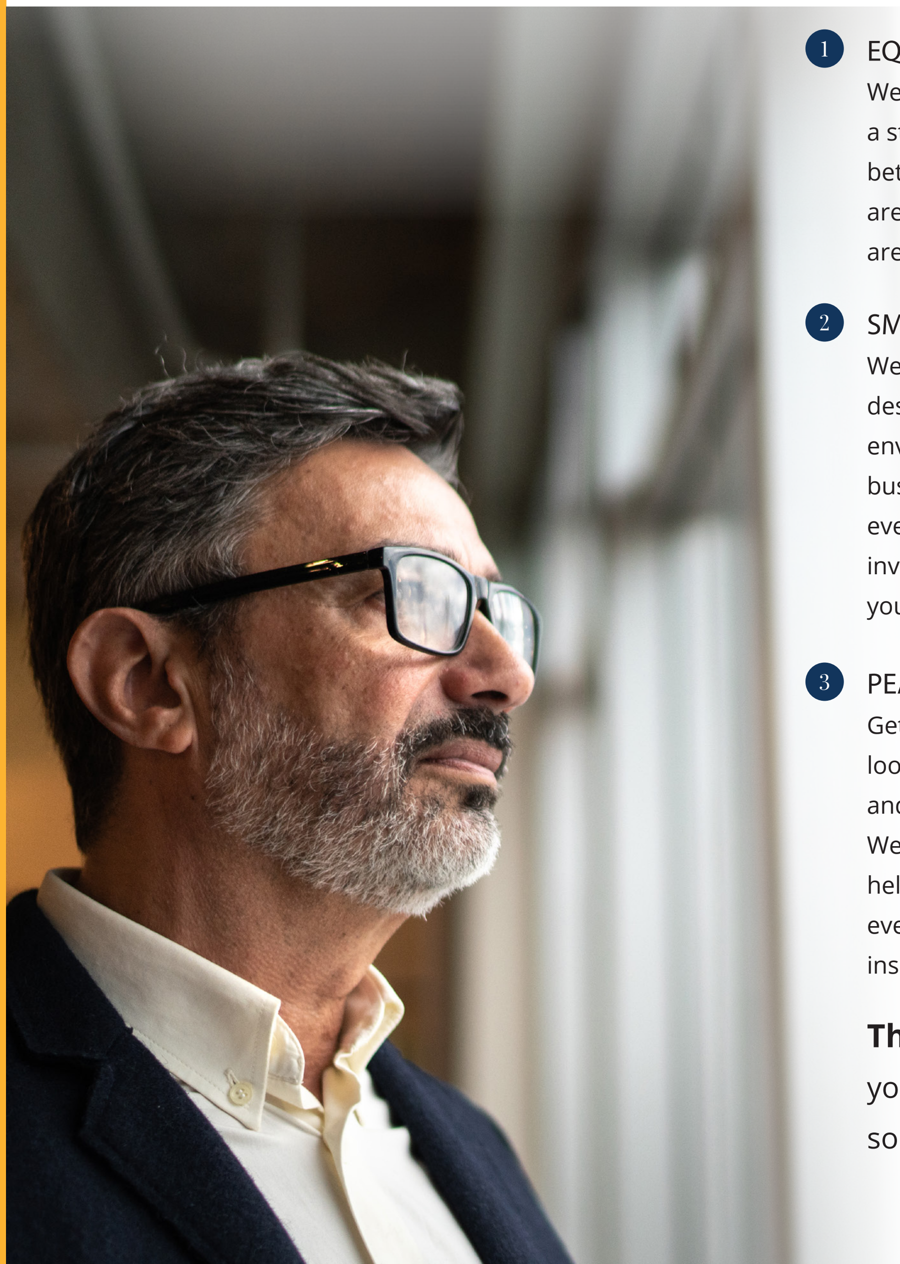
PAYMENT TERMS

We can structure the buyout around you and your particular situation. And so whether you want an immediate buyout, a two-stage transition, or something in between, we are keen to work with you.

Optimize Wealth Management

YOU'VE ALREADY WORKED HARD

That's why we have made our succession program simple, so you can focus on what's important to you.



1. EQUITABLE AND TRANSPARENT COMPENSATION STRUCTURE

We know just how hard Premium Financial Professionals have worked to build a strong reputation, practice, and book of clients over the years. We know better than the rest, just how invaluable long standing client-first relationships are and how much future potential there is within your practice. As such, we are only too happy to partner with you.

2. SMOOTH TRANSITION PROCESS

We facilitate tailored and flexible transition programs that accommodate your desired level of involvement, ensuring your succession plan that you've always envisioned is a huge success. We recognize that you are looking to exit the business and move on to the next chapter in your life. Accordingly, we will handle everything from the paperwork, the client meetings, to anything else. Your involvement with the transition will be entirely on your terms and as involved as you want it to be.

3. PEACE OF MIND

Get the peace of mind you deserve, knowing your clients' needs will be completely looked after. Think of the comfort you will have knowing that we judge our success and value based on how well your clients' financial goals are achieved, not ours. We will provide your clients with personalized financial solutions and advice to help them at every stage of their lives. Our Financial Services and solutions cover everything from financial planning and portfolio management to tax preparation, insurance, and will preparation.

The Result? Monetize the full value of your practice while knowing your clients will receive a superior client offering and investment solutions, for decades to come.

OUR SELECTION CRITERIA

At Optimize, we believe strong professional ethics and a passion for putting clients first is a foundation of proper wealth management. We built our platform with those concepts front of mind to help Premium Financial Professionals continue operating with the highest levels of integrity and make putting clients first easier. That's why we have a multi-step process to ensure that we only approve individuals who share and demonstrate our values while holding themselves to the highest ethical standards. Only those who meet our Selection Criteria can be approved for our platform. Read more about a few of the Selection Criteria categories we evaluate Financial Professionals looking to join our platform on below.

1. **Our Added Value for Your Clients**
   We assess the added value that Optimize could provide to your clients when factoring in their current fees, risks, and returns in addition to the value received from our auxiliary services such as financial planning, tax preparation, and will preparation.

2. **Your Commitment to Clients**
   The overarching philosophy here at Optimize is to always put our clients' interests above everything else. We only want to work with Premium Financial Professionals who share our Passion for putting clients first.

3. **Your Commitment to Professionalism**
   We look for Premium Financial Professionals who follow and integrate fundamental principles of ethics into how they work with clients such as integrity, due care, objectivity, and professional competence.

4. **Your Track Record**
   We only want to work with those who have a strong record of serving clients with integrity and the highest level of professional conduct. Financial Professionals who have had their professional conduct or behaviour called into question likely won't be a good fit with our platform.

05

COMPENSATION STRUCTURE

We recognize the true value of what a Premium Financial Professional brings to the table.

Realize and monetize what you have spent your career building.

COMPENSATION STRUCTURE OVERVIEW

KEY COMPENSATION COMPONENTS

- Transition Bonus: 2% of Assets
- Annual Payments: 1% of Assets, paid monthly
- Succession Payout: 5% of Assets*
- Dealer Fees: $0

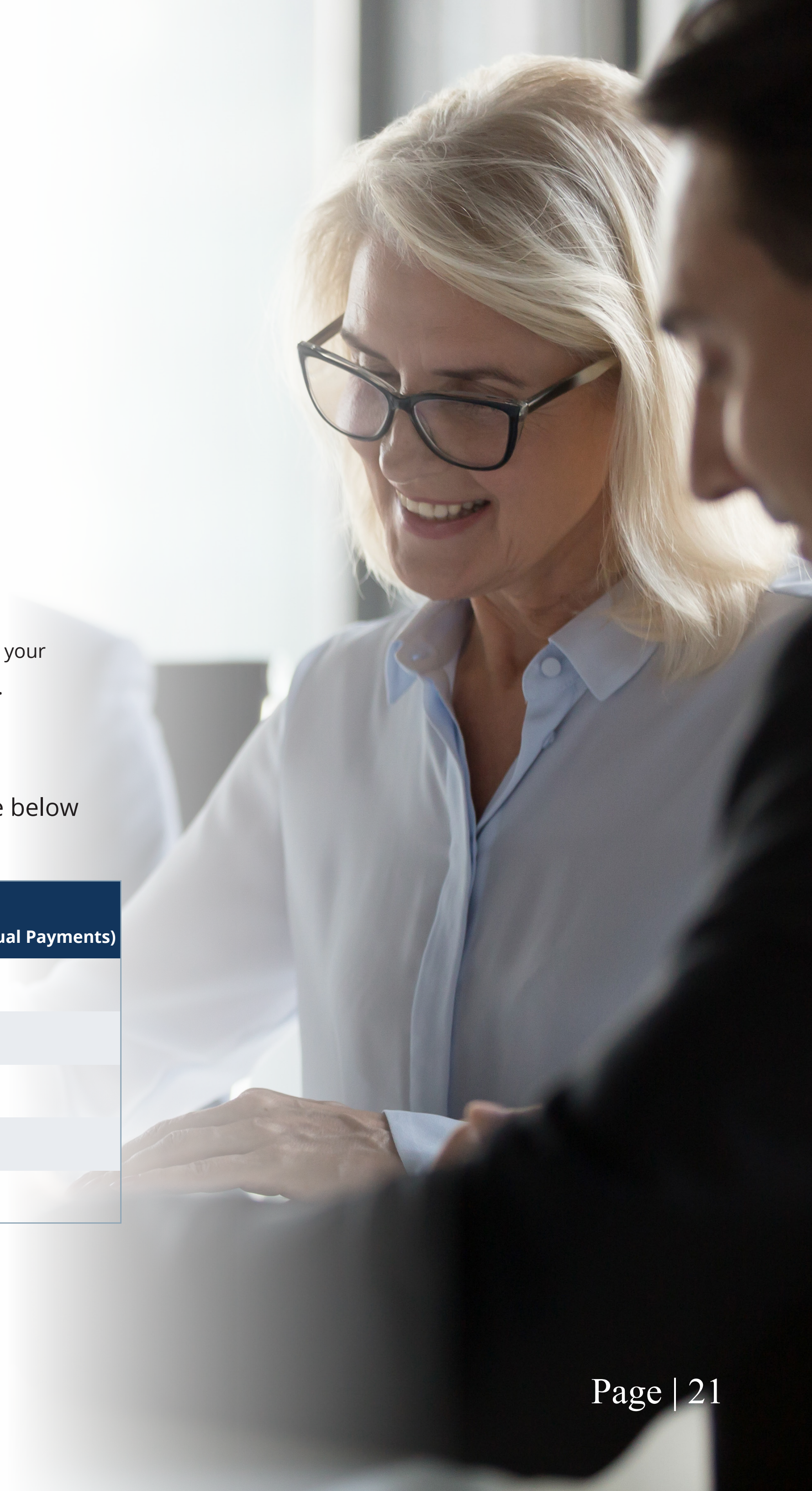
The scenario above is presented for illustrative purposes and may not be indicative of your particular situation. We recommend speaking with us directly to review your situation.

SUCCESSION PLANNING OPTIONS

*You may opt to receive your Succession Payout by way of any of the below options:

# of Years to Retirement	Succession Payout	Transition Bonus	**Total** (excluding recurring Annual Payments)
1	2.5%	2%	**4.5%**
2	2.5%	2%	**4.5%**
3	3%	2%	**5%**
4	4%	2%	**6%**
5 or more	5%	2%	**7%**

The Result? Premium Financial Professionals can receive the compensation they deserve, with the flexibility they desire.



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SAMPLE COMPENSATION COMPARISON

COMPARISON ASSUMPTIONS

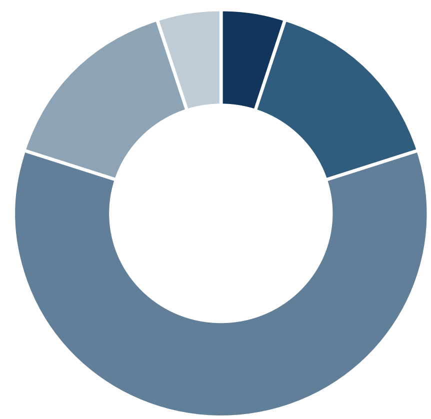
Your Book of Clients

Current Book size (AUM)	$75,000,000
Number of Households	200
Expected Organic Growth Rate	5%
Years to Retirement	10

Your Current Dealer

Current Annual Trailers/Fees	1.00%
Payout from Dealer (Grid)	80%
Fixed Dealer Fees (Annual)	$12,000
Succession Payout	2.5 x Net Revenue

YOUR CLIENT'S RISK/RETURN PROFILES



All Growth	5%
Growth Balanced	15%
Balanced Growth	60%
Income Balanced	15%
Income	5%

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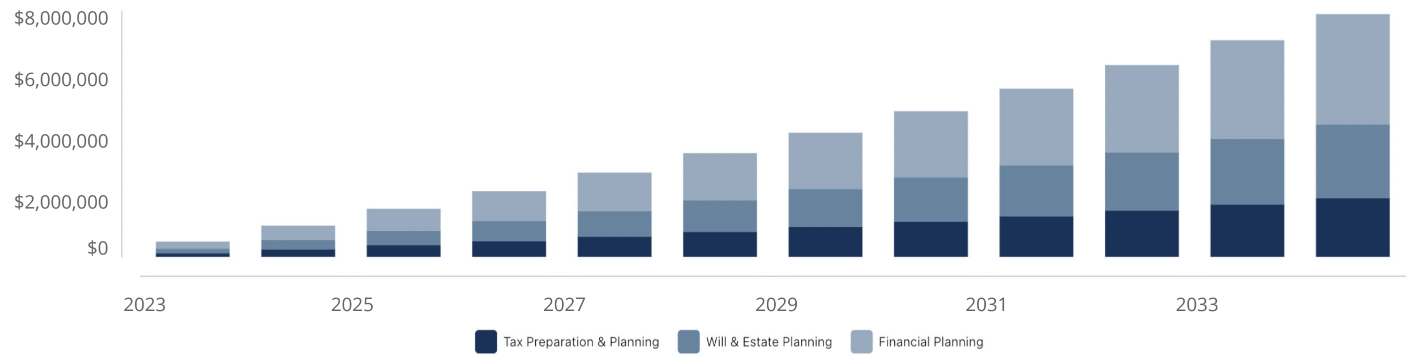
Significant Potential Value Add for Your Clients

Over the course of your career, we could bring your clients **a Total of $38,016,067.05 in Potential Incremental Value** as a result of the following incremental benefits to our program:

- Potential Value from Multi-Family Office Services: $7,878,977.63
  - Financial Planning Services: $3,581,353.47
  - Will Preparation Services: $2,387,568.98
  - Tax Preparation Services: $1,910,055.18
- Potential Savings on Fees: $1,933,930.87
  - Annual Administration Fee Savings: $835,649.14
  - Equity Trading Savings: $955,027.59
  - Mutual Fund Trading Savings $143,254.14
- Potential Outperformance for your Clients: $28,203,158.55
- **Total Potential Incremental Value: $38,016,067.05**

Potential Value Add From our Multi-Family Office Services: $7,878,977.63



The Value Add calculations from our Multi-Family Office Services has been arrived at by summing the value add from our Financial Planning Services, our Will Preparation Services, and our Tax Preparation Services. The Financial Planning Services' value add is calculated by multiplying the number of households (factoring in the assumed Annual Growth Rate) by $1,125 which is our estimated annualized value of a Financial Plan designed on a bi-annual basis for each household. The Will and Power of Attorney Preparation Services' value add has been arrived at by multiplying the number of individuals (factoring in the assumed Annual Growth Rate) by $250 which is our estimated annualized value of Will and Power of Attorney Preparation services completed for an individual every five years. The Tax Preparation Services has been arrived at by multiplying the number of individuals (factoring in the assumed Annual Growth Rate) by $200 which is our estimated annual value of Tax Preparation services for an individual.

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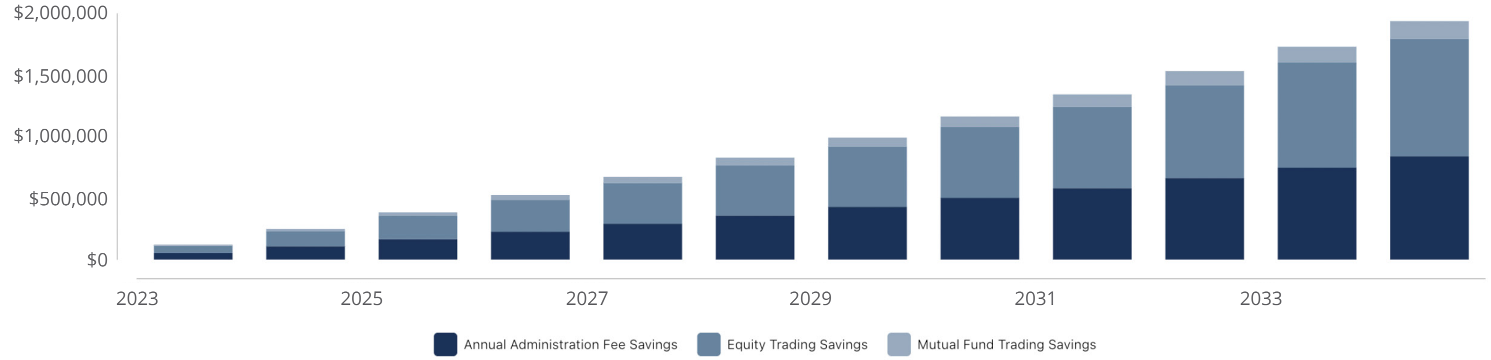
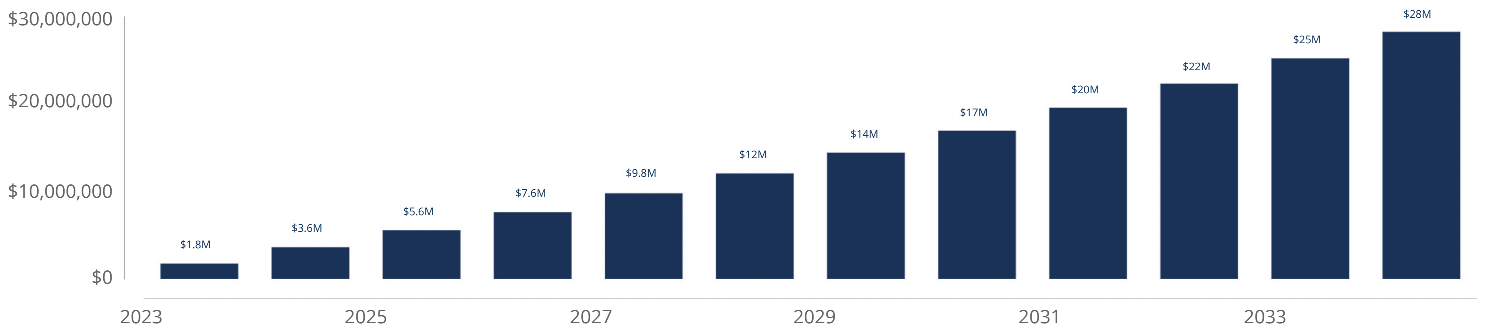
Potential Savings on Fees: $1,933,930.97



The Savings on Fees numbers above have been arrived at by summing the value add from our Annual Administration Fee Savings, our Equity Trading Savings, and our Mutual Fund Trading Savings. The Annual Administration Fee Savings has been arrived at by multiplying the current Dealer's Annual Administration Fees on Registered Accounts by the number of registered accounts. The number of registered accounts is in turn arrived at by multiplying the number of households by the average number of individuals per household and then by the percentage of clients who have registered accounts and increased each year by the assumed Annual Growth Rate. The Equity Trading Savings and Mutual Fund Trading Savings has been arrived at by assuming 10 equity trades and three mutual fund trades per year per account, assuming each individual only holds one account. The number of individuals are assumed to increase each year by the assumed Annual Growth Rate. The savings for Equity Trading and Mutual Fund Trading is then arrived at by multiplying the number of trades per year by the provided commissions charged by the current Dealer.

Potential Outperformance for your Clients: $28,203,158.55



Current Risk/Return Profile of Your Clients	Current Amount	Current Percent	Optimize Outperformance
All Growth	$3,750,000	5%	2.39%
Growth Balanced	$11,250,000	15%	2.46%
Balanced Growth	$45,000,000	60%	1.59%
Income Balanced	$11,250,000	15%	2.35%
Income	$3,750,000	5%	3.52%
Total	$75,000,000	100%	2.36%

The Optimize Outperformance numbers above are derived from the Optimize Models' performance numbers which best correspond to the book of clients' risk/return profiles provided, are not guaranteed, and have been arrived at by multiplying the value of the book of assets in each year leading up until retirement (factoring in the assumed Expected Organic Growth Rate) by the weighted average of the Optimize Outperformance numbers noted above. The Optimize Outperformance numbers in turn refer to the outperformance of the Optimize Models over their respective benchmarks and have been reduced by more than 35% to err on the conservative side.

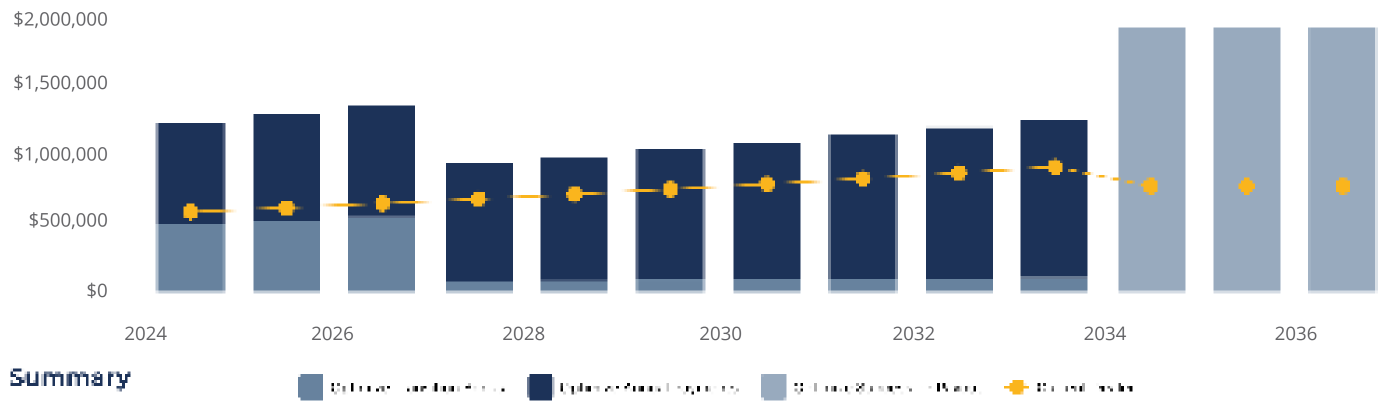
Optimize Wealth Management

Significant Potential Value Add for Premium Financial Professionals

Over the course of your career, you could earn **$7,824,165 more than with your Current Dealer**

- Receive an Initial Transition Bonus of **$2,326,992**
- Earn **27%** more than your Current Annual Income worth an additional **$2,006,684** over the course of your career
- Receive a Retirement Payout of **$5,817,481**

Compensation Comparison



	Transition Bonus	New Annual Payments	Succession Payout	Total
Current Dealer	$0.00	$588,000.00	$2,326,992.32	$9,753,727.85
Optimize	$2,326,992.32	$750,000.00	$5,817,480,81	$17,577,892.54
Better with Optimize	$2,326,992.32	$162,000.00	$3,490,488.49	$7,824,164.69

The scenario above is presented for illustrative purposes and may not be indicative of your particular situation. We recommend speaking with us directly to review your situation.

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NOTES

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The Compensation information contained herein does not consitute an offer or an indication of acceptance to our Platform. Such an offer is exclusively reserved for certain financial professionals who successfully meet Optimize's Selection Criteria. Due diligence is based on the individual's professional conduct, track record, and the added value that Optimize could provide to their clients when factoring in the client's current fees, risks, and returns in addition to the value received from our Multi-Family Office Services. Please note that any payments made by Optimize to a financial professional have no impact on client fees.

Optimize
Wealth Management

INTERESTED IN DISCUSSING OUR PREMIER PLATFORM?

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Set Your Goals. Make Them Happen.