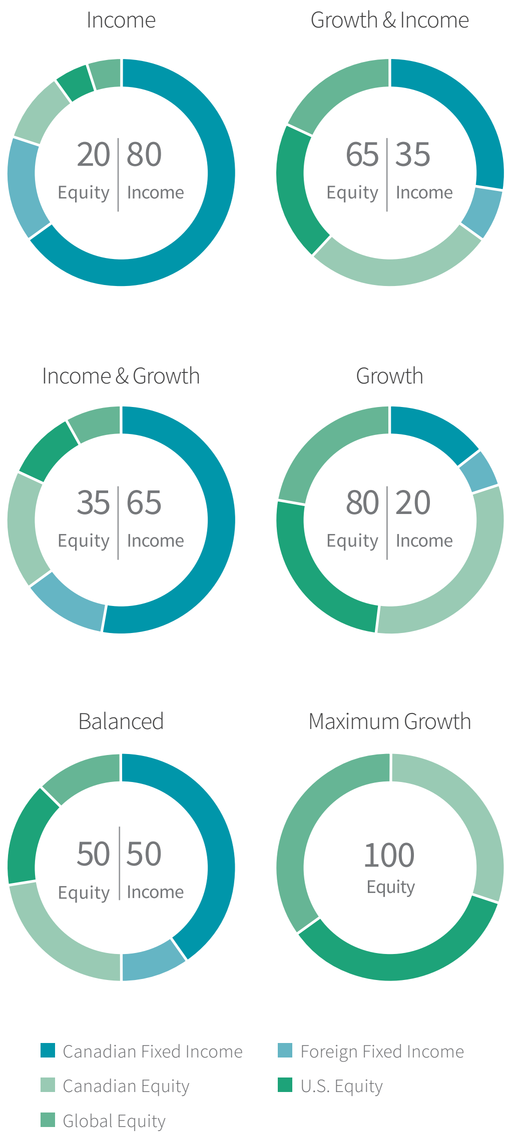
What are the portfolio solutions?

Portfolio options include:†



† The sample portfolios provided herein are subject to change and are for illustration purposes only. They are not intended to provide, and should not be relied upon as providing, legal, accounting, tax, financial, investment or other advice, or a solicitation to buy or sell any securities.

You can open a VirtualWealth account with any amount, and getting started is fast and easy!

1 **Tell us about yourself**

Complete our simple goal-based questionnaire, then view your customized portfolio proposal.

2 **Upload your documents**

Confirm your ID and provide your e-signature.

3 **Fund your account**

Use electronic funds transfer or bill payment from your financial institution. Or, transfer in cash from another investment account. You can also set up automatic monthly contributions to ensure you save and invest regularly.

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VirtualWealth and VirtualWealth Responsible Investing have the same low management fee. For more information about our pricing and fees, visit virtualwealth.ca.

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In the application, you will be asked if you were referred to VirtualWealth.

To ensure your financial institution is correctly associated with your account, please enter the following information:

Institution name: ______________________

Branch or region: ______________________

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You have choices

It's the perfect time to be an investor, with the range of great choices available.

VirtualWealth combines the convenience of online investing with the expertise of professional investment advice.

It's all in the mix

Investing success largely depends on asset allocation and diversification—holding a strategic mix of investments from different industries and economic regions. With VirtualWealth, your money is invested in Canadian, U.S. and global stocks and bonds.

VirtualWealth portfolios are designed to meet a range of objectives. More stocks if you're focused on long-term growth. More bonds if you require income and safety. Or blends of both if you want a balanced approach. Each portfolio is optimized to deliver consistent performance while controlling risk.

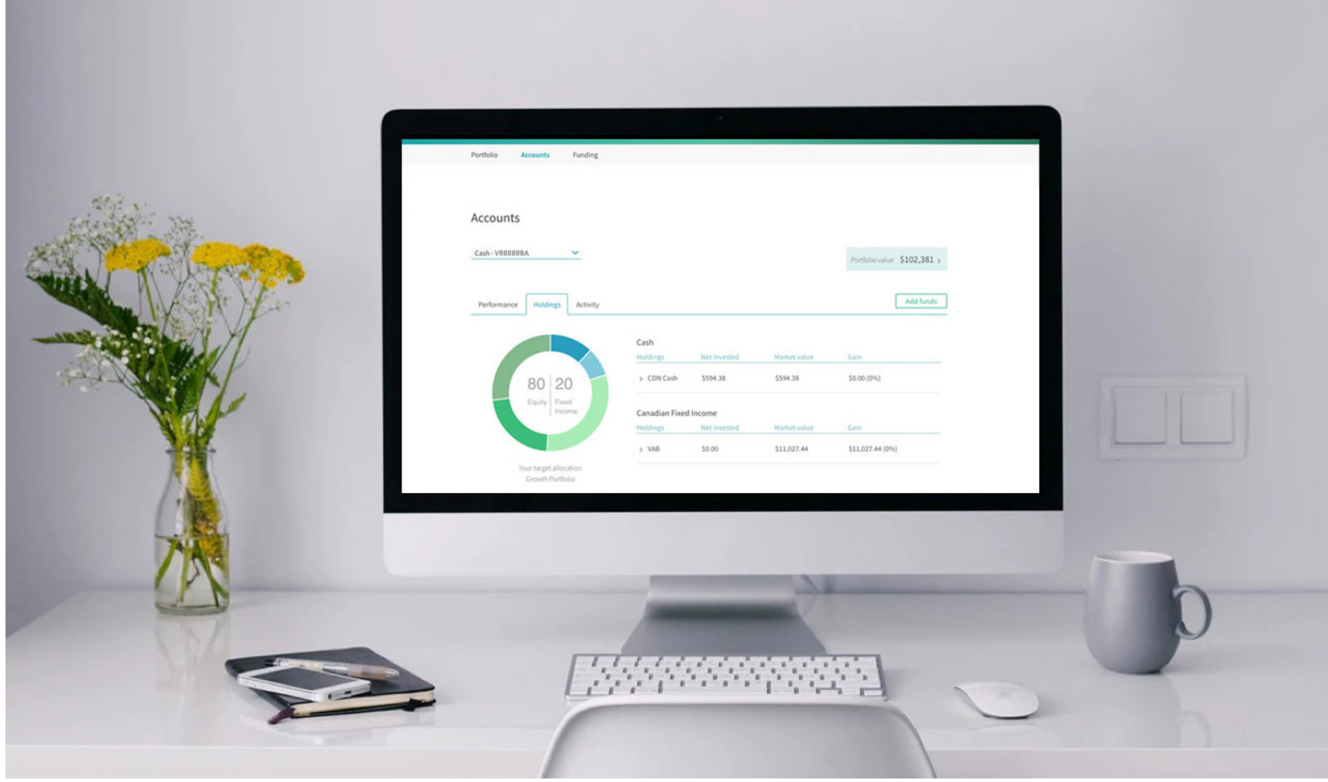
Invest your money, not your time

VirtualWealth is for people who want a simple, low-cost way to build wealth without spending time selecting, monitoring and rebalancing their investments.

With VirtualWealth you get expert management with low fees, to help you reach your financial goals.

Getting started online is quick and easy. Tell us a little about yourself, use our goal-based savings calculators and questionnaire to define your target, and decide how much to invest. We'll help you choose the investment portfolio that best matches your needs, your timeline and your comfort zone for risk.

Then leave the rest to us. An experienced financial team monitors your investments, so you don't have to.



Pay less, save more

With VirtualWealth, you pay a single low fee, based on a percentage of assets. Plus, for non-registered accounts, the fee is tax deductible. (Consult your tax specialist.) Low fees allow you to keep more of your money invested, so you can save more and reach your investment goals faster. Check our website for the complete fee schedule.

Clear insights

Straightforward account information is always available. You can track your progress, see all account activity and update your personal information. When you have questions, knowledgeable support from a registered representative is available by phone or email.

Stay on track

It's important to know that your VirtualWealth portfolio is continuously monitored. If market forces shift your asset allocation, your portfolio is automatically rebalanced so it stays aligned with your personal target mix. This is an important part of our investing service which ensures you maintain your risk profile and stay on track.

Responsible Investing

Responsible Investing portfolios allow you to grow your wealth while making a positive impact beyond financial returns. The investment team incorporates analysis of companies' environmental, social and governance (ESG) performance into the investment decision-making process, along with responsible screening, proxy voting and corporate engagement to deliver superior investment results and positive impact.

About

VirtualWealth is powered by Aviso Wealth, the team behind Qtrade Investor, one of Canada's top-ranked online brokers (based on ratings by The Globe and Mail, MoneySense and Surviscor), and NEI Investments, Canada's Responsible Investing leader.

Aviso is a national financial services company owned by the Credit Union Centrals, The Co-operators/CUMIS and Desjardins. Aviso manages close to $60 billion in assets, and has major operations in Vancouver and Toronto, with regional offices across Canada.

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