MAKE IT MATTER

INVESTING WITH QUBE

DISCLAIMER:

The following is for general information purposes. This information is not intended to provide specific personalized advice, including, without limitation, investment, financial, accounting, or tax advice. Please call Qube Investment Management Inc. to discuss your particular circumstances. Commissions, management fees, and expenses may be associated with investment accounts.

Please read the simplified prospectus (if applicable) before investing. Investments are not guaranteed and are not covered by the Canada Deposit Insurance Corporation or by any other government insurer. There can be no assurances that an investment will be able to maintain its net asset value or that the full amount of the investment will be returned to you. Values change frequently, and past performance may not be repeated.

Qube Investment Management Inc.

MAKING YOUR

Wealth
Retirement
Tax Planning
Investments
MATTER

Since 2000

WHO WE ARE

Since 2000, Qube has offered investment advice for clients who want an alternative to mass-market investment products. We offer a number of investment options to best meet your needs.

HOW WE DO IT:

We are one of the few independent portfolio managers in Canada, free of influence from bank, brokerage or security dealers.

At Qube, we manage individual investment accounts (RSPs and TFSAs), corporate accounts, foundation and trust accounts, including IPP's (Individual Pension Plans). We also offer individual retirement modeling and retirement goal setting.

MAKE IT MATTER

Your financial goals, whether they be related to retirement, the growth of your corporation, funding future expenses, or estate and succession planning, drive the investment decisions we make and the wealth management services we provide.

We allow you to focus on what matters most to you by showcasing what matters most to us:

helping you realize your financial goals.

AREAS OF EXPERTISE

We pride ourselves on our research-centric approach to investment management.

Investment Management

At Qube, we offer a number of investment options to our clients, all tied together by one constant:

No matter the option that best fits your investment needs, our advice will always be based on informed opinions that are evaluated on a regular basis with the same rigorous level of research applied to each portfolio that we manage. At Qube, we are fiduciaries, so we always act in your best interest.

We offer two direct stock-holding portfolios – Kaleo and Qatalyst – they provide an alternative to mass market investment products.

Kaleo & Qatalyst Portfolio

KALEO PORTFOLIO

Kaleo stocks are selected using an investment approach that applies company-specific fundamental analysis and strategic macroeconomic positioning.

- **Kaleo Full: Currently 30 stocks + 5 ETFS**
  - Invests in a mix of Canadian and Global Equities
  - Medium risk investment
- **Kaleo A: Currently 18 Stocks + 5 index ETFs**
  - Invests in a mix of Canadian and Global Equities
  - Medium risk investment
  - Less holdings to reduce brokerage fees

QATALYST PORTFOLIO

Qatalyst is a higher commitment approach with more concentration in portfolio positions. Companies that we predict have a pending catalyst event that will boost share value within 3-5 years.

- Consists of between 10 and 20 stocks
- Diversification amongst various market and geographic sectors, is not assured
- Higher-risk investment
- Positions blended with the S&P 500 to optimize risk/return

Segregated Funds, through iA Financial

Qube has created our globally diversified 'Protected Interests' model to help withstand the inherent volatility in the stock market. We research and invest a diversified mix of pooled-funds. The iA Individual model is designed to hold a select portfolio of pooled funds that align with our contemporary macroeconomic and sectoral thesis.

Financial Group Savings, through iA Financial

We are committed to improving financial literacy amongst plan members. Working together with management, we strive to educate, inform and assist employees who are going to rely heavily on their retirement savings in the future. To achieve our commitment to plan members, we offer one-on-one retirement planning sessions for all plan members every 36-60 months.

Retirement Planning

To plan for retirement is to prepare for you future. In the long term, it matters. We understand, however, that it can also be overwhelming. Let us help you do some retirement planning and goal setting.

Life Insurance

An important part of every complete financial plan is risk planning. Qube both offers and reviews life insurance policies. We ensure policies are appropraite for your needs.

OUR FEES

We offer competitive pricing. Our fees are typically less than what you would expect to pay to an institutional wealth manager. We offer a flat fee that is charged monthly and based on your total assets under administration.

Our Standard Annual Fee Schedule:

First 36 Months:

Portfolio Size	QIM Standard Account Types*:	QIM Pension Trust, Foundation & Other Non-Standard Accounts:	NBIN Custodial Fee:
$250,000-500,000	1.75%	1.95%	0.05%
$500,000-$1,000,000	1.6%	1.75%	0.05%
$1,000,000-$3,000,000	1.2%	1.3%	0.05%
$3,000,000-$5,000,000	1.1%	1.2%	0.05%
$5,000,000+	Negotiable	Negotiable	Negotiable

* The Standard Account Types Include RRSP, LIRA, RRIF, TFSA, Non-Reg, Joint and Corporate Investment Accounts.

After 36 Months:

Portfolio Size	QIM Standard Account Types*:	QIM Pension Trust, Foundation & Other Non-Standard Accounts:	NBIN Custodial Fee:
$250,000-500,000	1.45%	1.65%	0.05%
$500,000-$1,000,000	1.3%	1.45%	0.05%
$1,000,000-$3,000,000	0.9%	1.0%	0.05%
$3,000,000-$5,000,000	0.8%	0.90%	0.05%
$5,000,000+	Negotiable	Negotiable	Negotiable

* The Standard Account Types Include RRSP, LIRA, RRIF, TFSA, Non-Reg, Joint and Corporate Investment Accounts.

Working directly with a Portfolio Manager is a little different from a fees perspective than when purchasing a mutual fund or dealing with an investment advisor/broker. We believe fees are important to our clients, and we position ourselves to not only be competitive but also transparent.

VALUE BASED INVESTING

We seek to invest in companies we believe:

- The market has undervalued;
- Expect to achieve their true value in 3 to 5 years;
- Have less-volatile, proven earnings;
- Offer stable operations and senior management;
- Implement an operational plan that shows insight and creativity;

Companies for the research 'universe' are selected using:

1. Piotroski F-Scoring

2. Diversified Industry weighting allotment determined by our Portfolio Steering Committee

OUR INVESTMENT UNIVERSE:

150 - 250 chosen from over 1,000 viable companies with an annual turnover of 25%.

The Canadian and American stock markets together hold over 13,000 potential stocks for inclusion in a client portfolio. Qube reduces the many options into what we call our “stock universe” by doing quantitative filtering.

This work creates a research pool of 150-200 companies that we believe show strong enough merit to be worthy of individual study. We perform this quantitative filtering on an annual basis.

* Logos depicted are not indicative of company holdings but have been held in our portfolios at one time.

SHAREHOLDER ENGAGEMENT & ACTIVISM

We believe that our investment management approach matters.

We uphold corporate responsibility by engaging in shareholder activism to increase corporate accountability and ensure a higher return for society at large.

Before investing, we passionately investigate companies to ensure they are transparent, environmentally sustainable, active community participants and maintain positive relationships with all stakeholders, including employees. Each stock invested in is vetted and meets a minimum ESG score.

We take an active approach to the companies we hold. We vote and represent our client's best interests through proxy voting for each company held in our Kaleo Portfolio. From time to time, we submit shareholder proposals to companies we hold Annual General Meetings.

Charitable Funds

Define your Legacy.

Inspire Social Change.

Philanthropic Granting Portfolios.

For more information:
qubefoundation.ca

PHILANTHROPY

In 2015, we established The Qube Charitable Foundation, a registered public foundation based in Western Canada.

Employing the same stewardship principles as Qube Investments, we aim to make philanthropy simple, effective, and impactful.

QUBE FOUNDATION

QUBE INVESTMENT MANAGERS,

THERE FOR YOU.

Our Investment Counselors know you and will work to provide investment advice that is in your best interest. This is done through our customer centric approach to wealth management, which services include:

- In depth client onboarding
- Tax optimized investment strategies
- Life insurance
- Complete retirement analysis
- Estate scoping
- Quarterly updates
- Bi-annual portfolio rebalancing

For more information on how you can invest:
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