NextPhase®
Well, invested.



Welcome to the

NextPhase® Group Plan

For Individuals

BRO-001-EN | Version 2.2 | October, 2026


Retire well.

We'd like you to stay...

As a former member of an Open Access employer-sponsored group retirement program, you are invited to transfer your account(s) into our 'NextPhase® Group' Plan.

Those assets were set aside for you as your retirement nest egg. Let Open Access continue taking care of them for you. Open Access was created to look after the needs of people who don't want to spend a lot of time managing their retirement investments but would still like to have their money grow in the hands of professional money managers.

Open Access is a proudly Canadian group retirement and pension plan provider. Wealth management is our speciality. We are driven by a philosophy that all working Canadians deserve to retire well, not just the privileged. Open Access proudly serves as the discretionary investment manager for both employers and employees. Our organization adheres to a fiduciary standard that calls for full disclosure, no proprietary offerings, no conflicts of interest and complete transparency.

Highlights of the 'NextPhase® Group' Plan

- Our Discretionary Asset Management takes the worry out of investing
- Professionally managed investment portfolios that match your objectives and level of risk tolerance
- Free from any conflicts of interest
- No annual administration fee for accounts over $125,000
- No loads and no commissions to pay
- Extended family benefits

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Invest well.

How your plan works for you



Worry-free investing.

As a discretionary investment manager we make the investment decisions on your behalf. Our team of Portfolio Managers actively manage your assets, so you don't have to worry about monitoring your portfolio daily. As your fiduciary, we always ensure your best interests are aligned with the investments you hold.



100% Conflict-Free.

All investment decisions are based purely on the merits of a fund. We don't own any of the investments in the portfolio. We don't accept any referral fees or other incentives. We are structured to solely serve in your best interests.



Transparent fees.

At Open Access we fully disclose management fees and fund manager fees. There are no additional charges to rebalance your account.

Simply put, we have nothing to hide.



Lower costs and pooling of assets.

When you are part of a group plan you generally pay lower investment management fees compared to your average individual investments. This is because by pooling our members' assets we can buy in bulk at institutional prices and pass the cost savings on to our members.



Retirement planning resources.

We know that retiring well takes more than just investing. This is why you will also have access to a variety of financial wellness resources such as webinars and booklets to help you with your retirement planning.

You can continue to contribute to your RRSP. Here's how...

Topping up your RRSP online is a quick and easy way to set aside some money each month for retirement.

With the Open Access ***Pre-Authorized Debit (PAD) Agreement*** option, you can contribute to your RRSP as often as semi-monthly.

You can choose from the following plan contribution frequencies:

- Monthly, on the 1st of the month ($50 minimum)
- Monthly, on the 15th of the month ($50 minimum)
- Monthly, both on the 1st and on the 15th ($25 minimum each)

Complete, date and sign the PAD Agreement form here:
Pre-Authorized_Debit_Agreement

Open Access will take care of all the details.



Contribution Limits

Canada Revenue Agency (CRA) sets limits on the amount you can contribute to an RRSP. This amount, your personal contribution limit, is shown on the Notice of Assessment you receive from CRA. You receive this Notice after filing the previous year's tax return. The contributions made to your RRSP, including employer contributions (if applicable) and those made by you, together with any contributions you make to your personal RRSP or a Spousal RRSP cannot be greater than your personal contribution limit.

Your RRSP contribution limit is 18% of your previous year's earned income to a maximum less any previous year's Pension Adjustment (PA) plus the current year's Pension Adjustment Reversal (PAR). The current year's net Past Service Pension Adjustment (PSPA) must also be deducted from your contribution limit (see below for additional information). You can also contribute 'unused' amounts from past years when you did not contribute the allowable maximum amount.

You are allowed a lifetime over-contribution amount to your RRSP of $2,000. You will not receive a deduction for this over-contribution. It will however continue to compound tax-free in your RRSP. Should you contribute more than $2,000, a penalty of 1% per month will be levied on any amount over $2,000.

Contributions made in the first sixty days of each year can be used to reduce your income for the current or previous tax year. You will receive a Contribution Receipt from Open Access for contributions made during the first two months of the year and another Contribution Receipt for the remainder of the year.

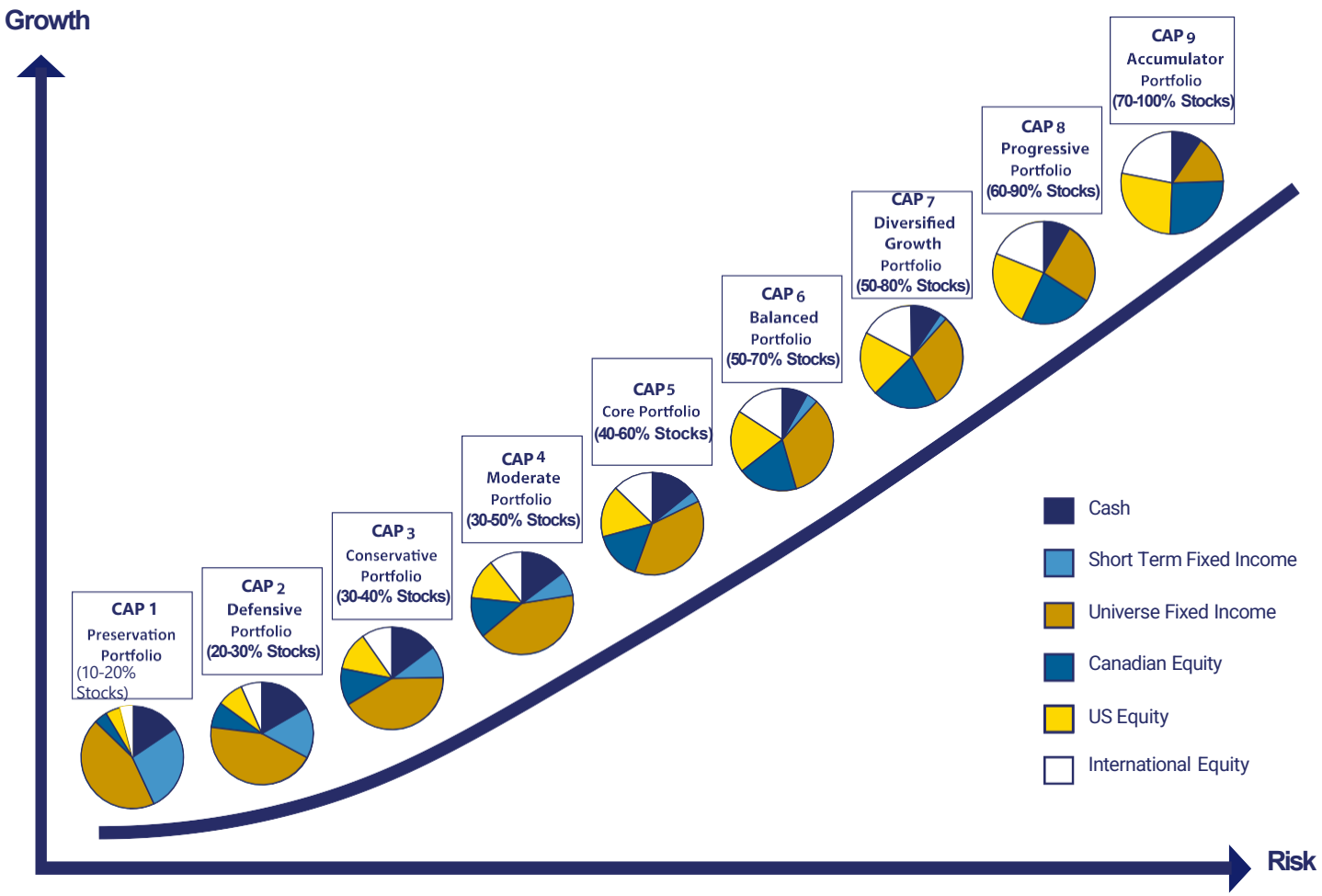
Please contact Open Access Limited to confirm the most up-to-date contribution limits.

PA - an amount that reduces the allowable contribution limit to an RRSP, based on the contributions made to a pension plan or deferred profit sharing plan on your behalf.

PAR - an amount that will restore RRSP contribution room to you. This applies when you receive a termination benefit that is less than your total PAs.

PSPA - an amount of reduction in an individual's RRSP contribution room due to the granting of certain additional past service benefits by an employer in a pension plan.

The Open Access Asset Allocation Portfolios



The Open Access Investment Platform

CIBC ASSET MANAGEMENT

- CIBC Canadian Bond Index.
- CIBC Canadian Money Market.
- CIBC Short Term Bond Index.
- CIBC US Equity Index.

MAWER
Be Boring. Make Money.™

- Mawer New Canada.
- Mawer International Equity.

PICTON INVESTMENTS

- PICTON Long Short Equity (130/30) Fund.

PIMCO

- PIMCO Canadian Core Bond Fund
- PIMCO Monthly Income Canada.

Sionna Investment Managers

- Sionna Canadian Equity Fund.

TD Asset Management

- TD International Index.

PRI Principles for Responsible Investment

The policy of Open Access is to partner with fund managers that take environmental, corporate governance and social (ESG) issues into account when accessing the merits of an investment.

All five of the fund managers that Open Access partners with are signatories of the UN Principles for Responsible Investment (UN PRI)

Administration Fees (Annual Fixed Fee)

Market Value of Accounts	*Fee*
Less than $125,000	$120
Over $125,000	N/A

The Truth About Investment Management Fees

All mutual funds charge investment management fees which are paid to fund managers for their services. Shown below, for disclosure purposes, are the maximum investment management fees that could ever be charged as per our Investment Policy Statement. Contact our Client Relations team to get the actual current fees. Many institutions simply report the market value of your account after they deduct their fees, so you don't see what fees you're paying.

At Open Access, investment management fees are deducted directly from your account on a monthly basis, thereby letting you see exactly what you are being charged.

Open Access believes in full fee transparency.



Plan Levels

All NextPhase® plan members will automatically start at the Access Level. If you have $125,000 or more in assets with us, you may be eligible to move to the Advantage, Premier or Prestige Level and benefit from a lower Open Access investment management fee. Each year in June, we will review your assets with us if you are in the Advantage, Premier or Prestige level to determine whether you remain eligible for your current plan level or qualify for a different level. **Please contact our team to learn more about eligibility and the steps required to move to another plan level.**

Starting in 2027, the fixed administration fee will be collected monthly instead of annually. Currently, plan members pay $120 at the beginning of the calendar year. Starting in January 2027, plan members at the Access Level will pay $10 at the end of each month. The fixed administration fee is waived for plan members in the Advantage, Premier and Prestige levels.

The table below summarizes the new plan levels and fees effective October 1, 2026.

Plan level	Minimum assets	Open Access investment management fee	Fixed administration fee	Next step
Access Level	No minimum account balance.	1.55%	$10 per month.	No action required.
Advantage Level	Minimum of $125,000 in assets.	0.90%	None.	Contact our team for details on how to move to this level.
Premier Level	Minimum of $500,000 in assets.	0.70%	None.	Contact our team for details on how to move to this level.
Prestige Level	Minimum of $1,000,000 in assets.	0.50%	None.	Contact our team for details on how to move to this level.

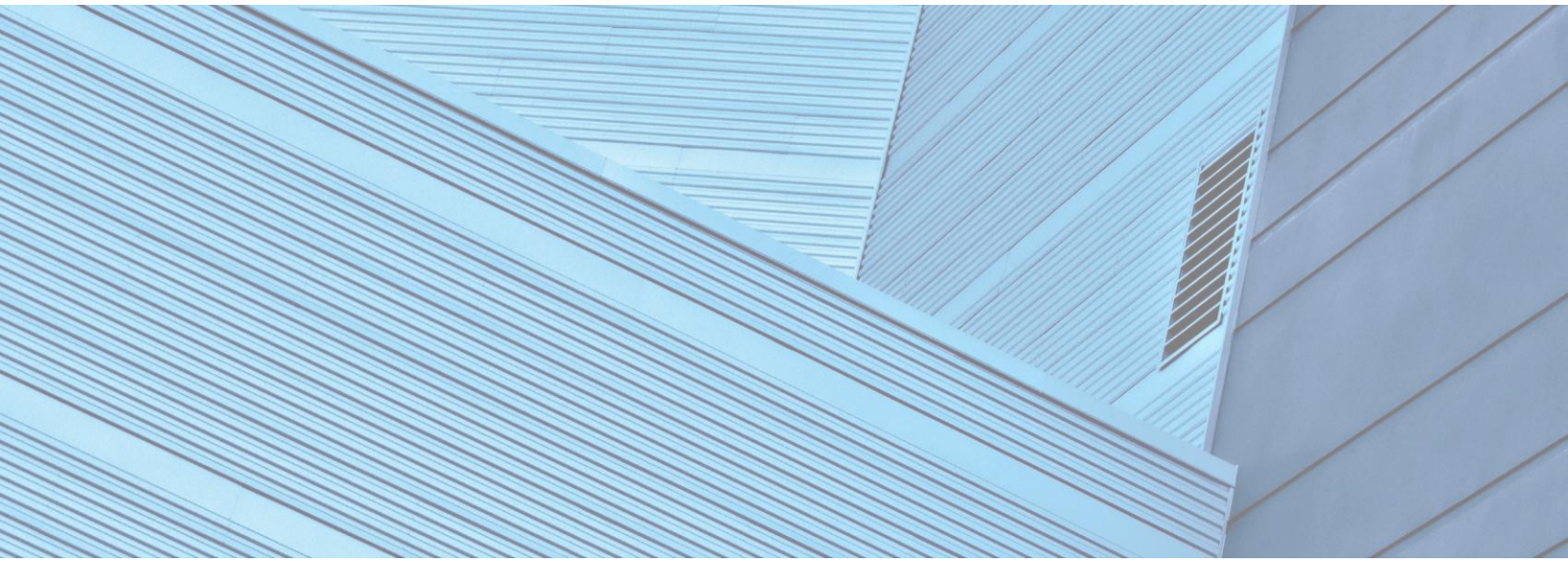
Please note: For the total fees charged to your account including Open Access Ltd and Fund Manager fees please refer to your applicable fee schedule.

Extended Family Benefits & Account Linking

Did you know that you can extend benefits of the Open Access Private Wealth program to family members? Our program includes a householding opportunity for family members living at the same address to also benefit from our **NextPhase®** pricing. Grouping family members in this way also enables you to qualify for a fee rebate once your household assets with Open Access Limited are $125,000 or more across eligible accounts. Everyone under your roof benefits from better pricing!

Our fee rebate offers additional opportunities for fee savings. An "Eligible Account" includes a **NextPhase®** Group account belonging to you, to your spouse, to you and your spouse jointly, to a family member(s) who reside(s) at the same address as you do, or to your dependent minor(s). Please note, this program is exclusive to **NextPhase®** Group account holders and their family members residing at one address. Family members do not have to actively be participating in a company-sponsored plan through Open Access.

Setting up a new account is easy – all you need to do is complete an application form and then submit an account linking authorization form.



Updating Personal Information

To ensure that your records are always accurate and up-to-date, we recommend that you notify Open Access Limited of any name or address changes due to:

- Marriage
- Divorce
- Name correction
- Address Change

A change in marital or parental status may cause you to change the beneficiaries you have designated in the event of your death.

Please see ***Beneficiary*** below.

Beneficiary

To ensure that any assets you have in your account are distributed according to your wishes, it is important that you provide detailed information about each of your beneficiaries:

- Name
- Address
- Social Insurance Number
- Beneficiary change (if you decide to designate a new beneficiary)

It is your responsibility to advise Open Access Ltd. promptly if you decide to designate a different beneficiary. You must complete a new Information Change form with the above information and mail, e-mail or fax it to the Open Access Client Relations team.

Trusted Contact Person

We highly recommend that you designate a Trusted Contact Person (TCP). Your TCP acts as a financial emergency contact and is an extra layer of protection for your financial well-being. The TCP cannot place trades or make financial decisions, access your account or private information or act as a Power of Attorney, legal guardian, trustee or executor. However, Open Access can reach out to them if there's ever a concern about your well-being or account safety. Who should you choose? Select someone who is mature and trustworthy, knows your situation and isn't already your Power of Attorney or trading authority. You can name a TCP as part of the online enrollment process. To change your TCP, submit a Trusted Contact Person Authorization Form, which will replace or revoke any prior designation. You can access the form at: https://openaccess.vasion.com/OpenAccess_Vasion/formName/23

Investor Profile Update

Questionnaire determines which of our nine portfolios is right for you. All that we ask is that you fill out that profile honestly and thoughtfully and that you update it yearly. This ensures you are always invested in the portfolio best suited to your circumstances.

For your convenience, updating your Investor Profile can also be done online by logging into your member portal.

Access Online Forms

All application forms are available online at: www.openaccessltd.com/forms
These forms can be completed on your computer using the free Adobe Acrobat Reader (http://get.adobe.com/reader).

You can also print the blank form and fill it out by hand. After you have completed the form(s), please sign and send the forms to Open Access by fax:
Locally: (416) 955 - 4878 or
Toll-free: 1 - (866) 955 - 4878

Log onto our website 24/7

- Obtain up-to-date market values and your plan balance
- Print your current and past years' contribution receipts
- Obtain all Open Access forms



Open Access is Here To Help

Our Canadian-based Client Relations department is here to help should you have any questions or require any assistance with your plan.

Plan Information Whenever and Wherever You Need It

- All statements and tax receipts are accessible online and mobile friendly.
- Top of the line security.
- Easy navigation to help you quickly find what you need.
- Full disclosure. We show a complete breakdown of all funds and any fees. There are never any surprise charges or hidden expenses.

Investment and Retirement Specialist

Our in-house investment and retirement specialists actively monitor the market and make investment decisions on your behalf – similar to the way wealthy investors have their portfolios managed, but at fees affordable for the average investor. All you need to do is fill out the Investor Profile form and update it annually, and as your life circumstances change.

Industry Updates and Planning Tips

Our quarterly newsletter, blog and financial wellness resources will help you with all your retirement planning needs.

Let's Talk

You can call our Canadian-based Client Relations team Monday to Friday 8:30am - 5:00pm E T at **1.866.OAL.GRSP (625.4777)** or email us at inquiry@openaccessltd.com.

Web: www.openaccessltd.com
Mailing Address: 302 Bay Street, Suite 503-01, Toronto, ON, M5H 0B6
Fax: (416) 955 - 4878 / 1 (866) 955 - 4878
Email: inquiry@openaccessltd.com

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Notes

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