



NextPhaseTM

Towards Retirement
For Individuals

Fee rebates now available for households

Open AccessTM

Account Level Rebates

The NextPhase™ Group Plan is designed to ensure that an investor benefits from reduced costs across all accounts once their wealth reaches \$125,000. Eligible accounts include the following: RSP's, TFSA's, LIRA's and Non-Registered Accounts.

Real Savings



Discount pricing is applied to an individual's eligible accounts



Growth rewards – tiered management fee that offers further reductions at \$250,000 and \$500,000



Continue to benefit from specialized portfolio management



Fee rebates applied quarterly



Your spouse or family member(s) at the same address can transfer accounts from other financial institutions and benefit from the reduced pricing



Ongoing contributions facilitated through online banking. *Ask how to set it up here: <https://www.openaccessltd.com/online-banking-contributions>

Minimum Assets	OAL Annual Fee (Paid Monthly by Members)	Annual Rebate (Paid Quarterly to Members)	Net Annual OAL Fee	Approximate Savings Per Year
\$125,000 - \$250,000	1.45%	0.55%	0.90%	\$688 - \$1,375
\$250,001 - \$500,000	1.45%	0.65%	0.80%	\$1,625 - \$3,250
\$500,001 - \$750,000	1.45%	0.75%	0.70%	\$3,750 - \$5,625
\$750,001 - \$1,000,000	1.45%	0.85%	0.60%	\$6,375 - \$8,500
\$1,000,001+	1.45%	0.95%	0.50%	\$9,500

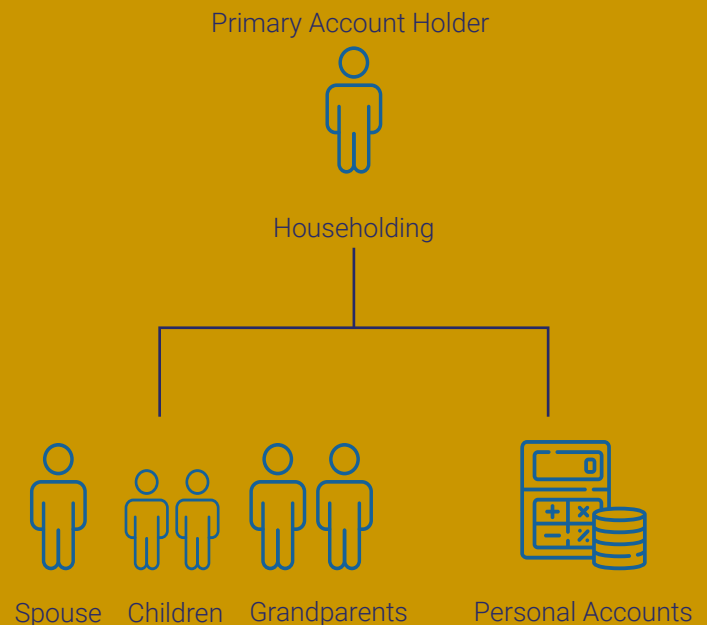
Accounts must be active to receive the fee rebate. To keep your account active, you must complete a financial transaction or update your Investor Profile at least once a year. You can complete your Investor Profile by logging into your online account or by completing the Investor Profile Update form at <https://www.openaccessltd.com/forms>

Extended Benefits – NEW

Receive fee reductions sooner by combining your assets with family members who live with you.

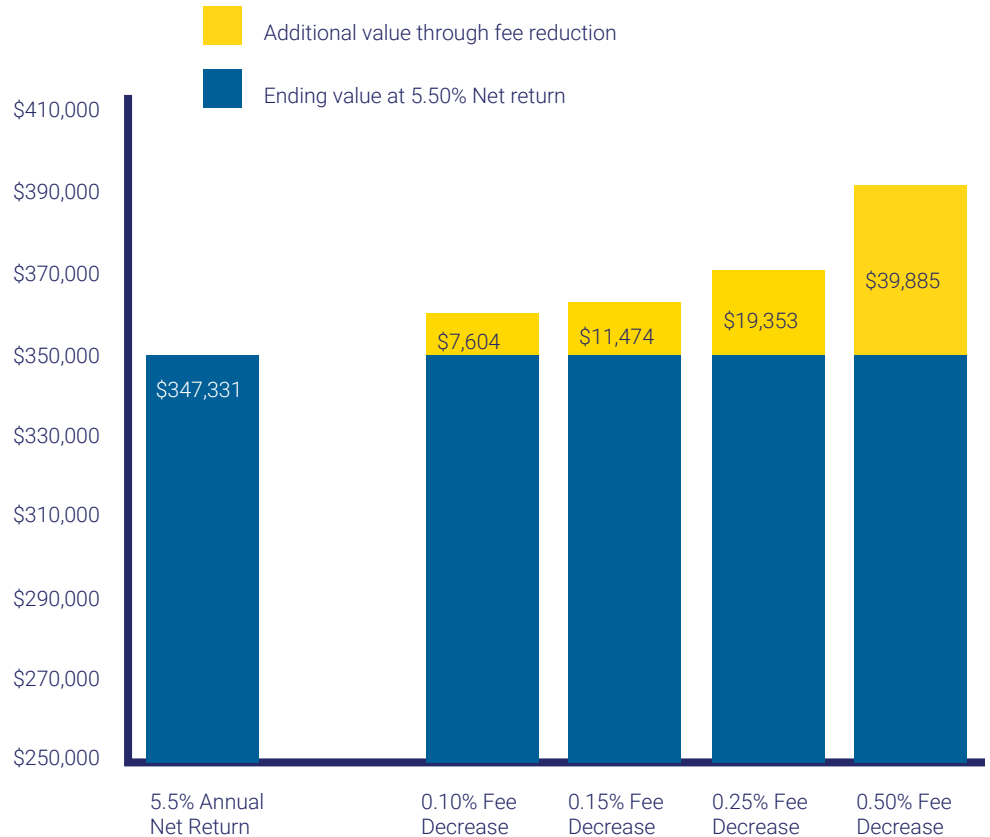
The Open Access Private Wealth Program includes an attractive householding opportunity that allows you to extend the benefits of the preferred pricing to family members living at the same address. By grouping family members accounts you can also qualify for the fee rebate if household assets on aggregate with Open Access Limited are \$125,000 or more across eligible accounts. Now everyone under one roof can benefit from better pricing! As your family continues to accumulate wealth, Open Access fee rebate provides 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). The program is exclusive to NextPhase™ Group account holders, their spouses and family member(s) residing at the same address who are not actively participating in a company sponsored plan through Open Access.



Fees Matter

- An investor puts in \$25,000 into a balanced portfolio
- Each year they contribute another \$3,000
- Their portfolio generates a 5.5% net return over the next 30 years
- An effective way to increase retirement savings is to reduce investment fees
- Even small annual fee reductions go a long way



A 0.50% annual fee reduction is equivalent in value to 13+ years of investor contributions

Even minor improvements in the investment fees you pay have a powerful compounding effect. It's like a snowball rolling down a hill – it starts off small and keeps growing with each roll.

This chart illustrates a scenario where an investor deposits \$25,000 initially, and contributes \$3,000 each year, for the next 30 years.

With a 5.5% net return per year, this investor's savings grow to a decent nest egg. However, even a small reduction in investment fees results in thousands of more dollars through time.

With potential fee rebates of 0.75%, 0.85% or even 0.95%, the Private Wealth Program represents a great opportunity to significantly grow your family's wealth.



Frequently Asked Questions

1. What is a management fee rebate?

A management fee rebate is the rebate and reinvestment of additional units to the members' account. The investor receives a distribution of additional units of the CAP portfolio equal to the amount of the "discount" they are entitled to.

2. When and how will the management fee rebate be paid?

Management fee rebates will accrue on a daily basis (on all calendar days). They will be paid via a management fee reinvest transaction systematically processed into each eligible CAP portfolio/household account on approximately the 10th business day following quarter end.

3. How will the management fee rebate be calculated?

The management fee rebate amount will be calculated and accrued daily using the formula:

$$\frac{\text{Fund market value} \times \text{Proportionate percentage of applicable fund MV} \times \text{Appropriate tier MFR rate}}{\text{Days in a year}}$$

4. What happens when household assets are established mid quarter?

If a member transfers assets during any part of the quarter, and at quarter end holds the minimum threshold for the fee rebate, they will get the rebate on the portion of fees paid in the newly established account.

5. What happens if an investor redeems their assets before the next management fee rebate payment date?

The management fee rebate is only paid on the member account that still has assets in the account at the time of posting. The daily accrual of the management fee rebate will cease until the CAP portfolio/household meets the threshold again.

6. What happens if the market value drops below \$125,000?

To maintain the preferred pricing status, members must maintain minimum balances across all qualifying accounts (book or market value) of \$125,000. The greater of the two will be considered for eligibility in the Private Wealth Program.

Disclaimers

- i. The Applicants noted above acknowledge that calculations of the tiered management fee rates will be applied upon receipt of this Application in good order.
- ii. The Applicants noted above acknowledge that it is their responsibility to ensure that this Form is completed correctly, and that all Eligible Accounts listed meet the definition of "Household". Any errors or omissions are the responsibility of the Applicants.
- iii. Any modifications to the Eligible Accounts (i.e. removing or adding Eligible Accounts) will affect eligibility for the Open Access Private Wealth Program, as well as the management fee rates that are applied.
- iv. The linking of Eligible Accounts may be terminated at any time by submitting an updated version of this Application to Open Access Ltd.
- v. Any notice required or permitted under this Form shall be in writing and may be given to Open Access Ltd by delivery, fax or electronic mail as specified below. Any notice so transmitted shall be deemed to be given as of the date of transmission or mailing.