

IPC ESG BALANCED ESSENTIALS PORTFOLIO

Investing for a Better World



WHY IPC ESSENTIALS?

IPC Essentials Portfolios are lower-cost, all-in-one portfolio solutions designed to help you achieve your investment goals.

The portfolios are constructed and managed using a disciplined process that includes the essential elements of portfolio management (asset allocation, risk management, and currency management).

Essentials Portfolios use Exchange Traded Funds (ETFs) to achieve their goals; by using this index-based approach to investing, you can achieve competitive returns at a lower cost.

WHAT IS ESG INVESTING?

“ESG” (environmental, social, and governance) factors are key elements to a sustainable and responsible investment strategy. By screening investments based on these three criteria, your portfolio can be better aligned to:

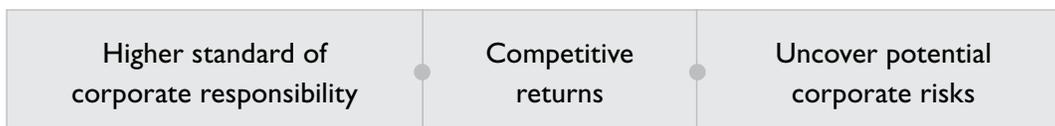


respond to negative impacts on the environment related to climate change (e.g., gas emissions, waste, pollution, and water depletion);

prioritize labour practices and working conditions for their workers, customers, and communities (e.g., health and safety, child labour, diversity, impact on local communities, and product safety); and

enforce and deal with business ethics issues around corruption, board diversity, tax strategy, executive pay, donations, and other important matters.

WHY INCORPORATE ESG?



The IPC ESG Balanced Essentials Portfolio reflects your personal commitment to ESG standards. It is constructed with ETFs that focus on ESG factors, typically including only companies with top ESG scores. For example, a company promoting inclusivity and diversity on their Board of Directors and in their executive ranks will have a higher score compared to a company that doesn't.

IPC ESG BALANCED ESSENTIALS PORTFOLIO: OUR PROCESS

STEP 1

OPTIMIZED PORTFOLIO DESIGN

- Our Portfolio Management Team applies a disciplined process in designing and building our portfolios to grow and protect your investment.
- This includes essential elements of portfolio management such as asset allocation, risk management, and currency management.

STEP 2

ESG SCREENING

- Our rigorous screening process ensures the ETFs we select adhere to our ESG principles.
- This process adds an extra layer of risk management and potential for enhanced returns.

STEP 3

MONITORING & MAINTENANCE

- We make regular allocation adjustments to the portfolio to ensure we maintain the correct balance at all times.
- The portfolio is frequently monitored to ensure the ETFs continue to include companies with high ESG ratings.
- To provide downside protection, the portfolio can move up to 25% of its assets into lower-risk holdings during uncertain markets.
- Our currency management strategy helps reduce U.S dollar exposure within the portfolio when the Canadian dollar is expected to rise.

Investing for a sustainable future can be simple and rewarding. Comprehensive portfolio construction is just one of the many value-added investment management services we offer to help you achieve your financial plan.

Ask your Advisor how the IPC ESG Balanced Essentials Portfolio can help you achieve your financial goals while making a positive impact on our world.

