Sometimes opportunity knocks.

And sometimes opportunity just walks right in and sits at your desk.

Join the independent network that supports you with competitive wealth solutions, expertise and technology.

Dealer use only

The Power of Us

servus credit union

aviso wealth

Welcome to wealth management at Servus Credit Union.

Here, you'll find a sophisticated wealth offering backed by one of Canada's largest independent wealth management firms, Aviso Wealth. And a large, untapped opportunity—our membership needs your help to guide them on their wealth journey.

As a financial cooperative, we're committed to doing what's right for the member. Because our members are not just clients—they're owners. Servus Credit Union is a place where financial services are delivered with integrity. And respect for people and the planet is second nature.

If you're looking for opportunity and are driven to succeed, you belong at Servus Credit Union.

Aviso Wealth is...

- a national dealer network with 2,600 advisors across Canada.
- owned by Canada's credit unions.
- serving 375,000+ members at 150 credit unions.
- one of Canada's largest non-bank wealth management firms, with approximately $100 billion AUA/AUM.

Why join Servus Credit Union?

Untapped potential—yours and our members'.

A full suite of **competitive** wealth solutions.

A **partnership** that lets you design your own success.

Competitive **compensation** structured to your needs.

A **dedicated** transition team by your side.

A secure **succession plan** when you retire.

Untapped potential— **yours** and our members'.

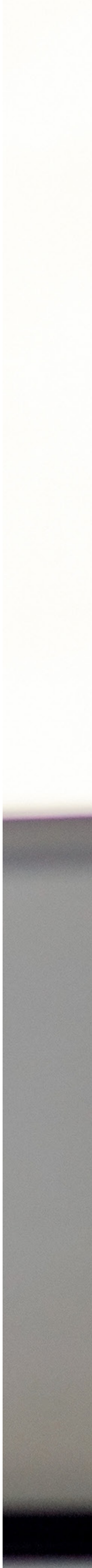
At Servus Credit Union, members know us for banking, car loans, mortgages, and GICs. But the vast majority of members are just beginning to take advantage of our wealth offering.

Grow your practice through internal referrals and outreach to the large number of credit union members who need wealth solutions and advice. You'll receive referrals through our banking and lending front-line staff that identifies members who can benefit from your expertise.

Everything you need, in one place.

With our full range of wealth solutions, you can integrate all aspects of your clients' financial well-being. Implement your holistic wealth planning with:

- A wide range of investments, including full access to the mutual funds and managed solutions you are used to.
- Fee-based, discretionary and non-discretionary solutions exclusive to the credit union.
- Responsible investing options to make the world a better place.
- Digital solutions that you can offer for a referral fee.
- Estate and tax planning to maximize legacies.
- Group benefits and retirement plans for businesses.
- Access to specialist expertise for complex cases.



Design your own **success**.

At Servus Credit Union, you're a partner. So you decide how you're going to meet your goals. Create your own path using your strengths, and we'll be there to support you. Your voice is important and your ideas are heard. Be a part of our success and enjoy the satisfaction of making a contribution.

Is your goal to move from MFDA to IIROC?

We're one of the only dealers with MFDA and IIROC on the same book-of-records database, making your next step easier.

Do the right thing.

At Servus Credit Union, we are results-driven, but success always starts with our members. Targets must always be in harmony with members' objectives. We're looking for financial advisors who take pride in doing the right thing, and have a passion for making a difference in the lives of their clients and the local community.

Lock in peace of mind years before you retire.

At Servus Credit Union, we'll help you plan a secure retirement. Selling your book of business to the credit union means a payout you can count on. Together, we can craft an agreement three, five or even seven years ahead of time, so you can begin making plans. We'll work with you to develop a succession plan so you can feel confident that your most valued relationships will be taken care of.

Transition support: "Concierge" service with one point of contact.

At Aviso Wealth, we support you with a team who have overseen more than 300 advisor transitions at some of Canada's largest brokerage houses.

With our concierge-style service, you have one central point of contact—your dedicated Senior Transition Officer—and a full-time team of six professionals who are experienced in the areas critical to the success of your transition: registrations, compliance, operations (new accounts, transfers, registered plans, mutual funds, managed solutions), systems, and training.

We work with you from start to finish, moving your book while minimizing the impact on your clients. And to offset any financial impact to your business during the move, we provide a generous transition bonus.

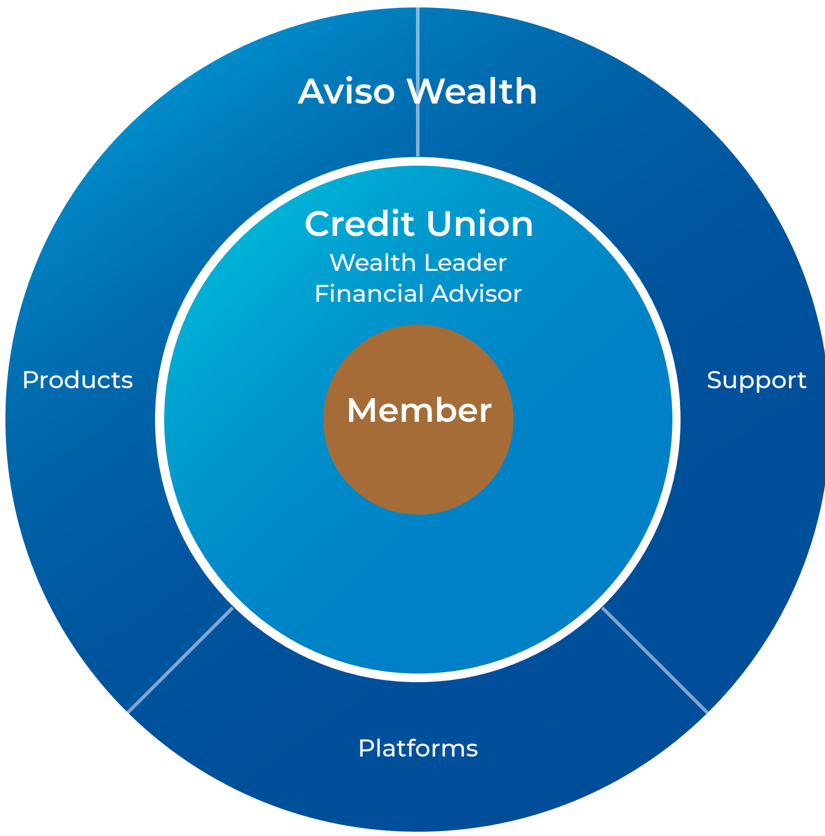
A solid foundation for **success**.

Owned by the credit unions, Aviso Wealth is one of Canada's largest independent wealth management firms, serving virtually all of Canada's credit unions and a range of independent financial organizations.

With approximately $100 billion of assets under administration and management, Aviso Wealth has the resources to bring the best products and services to credit unions and their members, and the scale and financial strength that bring stability.

How we work together:
The Power of Us

A full spectrum of competitive wealth offerings, including exclusive in-house investment solutions as well as tailored insurance solutions.



Call centre reps, sales support teams, relationship managers, and IT experts, as well as marketing, compliance, legal and finance professionals. Training and development for advisors at all stages of their career.

Back-office administration as well as technology systems, interfaces and processes to support advisors and members.

A wealth of **investment options** to meet your clients' needs.

You'll have a complete wealth offering, with options for clients who are just starting out, to a full suite of securities for your more sophisticated clients.

Mutual funds

Access to the full shelf of mutual fund products that you are used to recommending.

Fee-based managed solutions

Full access to the solutions you are used to, plus access to solutions created exclusively for credit union members:

Discretionary:

- Credential Managed Account (MFDA referral and IIROC)
- OnPoint Pooled Investments (IIROC only)
- OnPoint Managed Portfolios (IIROC only)

Non-discretionary

- OnPoint Fee-Based Account

NEI Investments—Responsible investments

We are proud to be owners of NEI, Canada's leader in responsible investing for over 30 years. NEI sources investment managers from around the globe, using ESG screening and corporate engagement to make the world a better place.

- NEI mutual funds
- NEI Select Portfolios
- NEI Private Portfolios (designed exclusively for credit union partners)

Referral Fee Program

Guide members with small accounts to our automated or self-serve digital wealth options.

Qtrade Direct Investing™—Online brokerage

Consistently ranked "Canada's best on-line brokerage," Qtrade Direct Investing combines technological excellence with a relentless commitment to the do-it-yourself investor, with superior client service, tools, resources and education.*

Qtrade Guided Portfolios—Automated portfolios

Through an automated digital advice platform using proprietary algorithms, investors are able to create a well-diversified portfolio of ETFs or NEI mutual funds tailored to risk profile.

* Best online brokerage: The Globe and Mail (2021, 2020, 2018, 2016, 2014, 2011, 2010, 2009, 2008, 2007, 2006, 2005), MoneySense (2020, 2018 twice, 2017 twice, 2016), Surviscor (2020, 2019, 2018, 2017, 2016). Best customer service experience: MoneySense (2018, 2017, 2016), Surviscor (2019, 2018, 2017, 2016, 2015)

Our process is designed to ensure a good fit and a smooth transition.

1. Interviews

- Multiple meetings over a 3-12 month time frame between you, Servus Credit Union and Paul Nemethy, VP Advisor Recruitment, Aviso Wealth
- You learn about us and we learn about you.
- This step is critical in ensuring a good fit for you and your clients, the credit union, and Aviso Wealth.

2. Consideration

Once there is a thorough understanding of your book/assets and fit, Servus Credit Union and Aviso Wealth determine the financial terms to present to you.

3. Agreement

If the financial terms are agreeable and you wish to move forward, Paul Nemethy will help to craft a Letter of Understanding with the credit union.

4. Transition team & planning

You and your staff meet with Servus Credit Union staff and the Aviso Wealth transition team led by Robert Beer, Director, Transitions and Advisor Onboarding.

- All teams work together to prepare for the move and ensure a smooth transition.
- Our Product Review committee reviews your holdings list for ease of transferability.
- The best date to begin the transition is decided.
- A full project plan is developed, which will guide the process from start to finish.

5. Transition (2–4 months)

The transition is done at your pace and is flexible to your schedule. There is no rush.

- On Day 1, you resign, register with Aviso Wealth as your dealer, and join the credit union.
- Account opening/asset transfer process begins.
- Continuous oversight and progress monitoring; regular meetings keep you up-to-date.
- Ongoing support, guidance and training from your one-on-one, dedicated Transition Officer and full-time transition team.
- All questions, challenges, and enquiries go to the transition team for immediate resolution.

6. Completion

- Final meeting to review the completion, once there are no remaining issues.
- We introduce you to Aviso Wealth's main Operations and Client Service departments for ongoing support.
- The transition team remains ready to help you whenever additional guidance is needed.

"We wanted our clients to have as little disruption as possible and to know they would be made whole. Alterna and Aviso Wealth promised this and delivered on this."

—Michael Caldwell,
Founding Partner & CEO, Caldwell Wealth & Estate Advisory, Kingston, Ontario

Paul Nemethy CFP, CLU, Ch.F.C.

Vice President, Advisor Recruitment, Aviso Wealth

Paul matches seasoned advisors who are looking for that next step, to unique opportunities throughout the credit union network across Canada. His value-first approach means that everyone in the equation gets a good deal.

- Paul's in-depth knowledge of the financial advisory role comes from over 30 years in sales, and leadership and recruitment roles in the insurance and investment industries.
- He has held the roles of Regional Director at London Life, SVP of National Recruiting and Succession Planning at Dundee Wealth, Regional VP for Ontario and Atlantic Canada (860 advisors) at Dundee Wealth, and Senior VP Retail at Desjardins Financial Security.
- Paul earned an Economics degree from the University of Toronto and holds CFP, CLU, and Ch.F.C. designations. He is also Life and Securities licensed.

Robert Beer

Director, Transitions and Advisor Onboarding, Aviso Wealth

Rob uses his years of experience to understand your business model and client relationships, and then works with you and your team to tailor a plan to meet all of your objectives and ensure a successful transition. Rob has assembled a team of senior, experienced leaders to ensure the transition is executed with as little disruption to your clients as possible.

- Rob has over 30 years of experience in the financial services industry.
- He has held leadership roles at Midland Doherty, Walwyn Stodgell Cochran Murray, Midland Walwyn, Merrill Lynch Asset Management, DundeeWealth, Scotia McLeod & Hollis Wealth and iA Wealth.
- Rob has in-depth knowledge of MFDA and IIROC operations, including securities operations, mutual funds, new account onboarding, account transfers, recruiting, regulatory and tax, mergers and acquisitions.

Owned by credit unions, **serving** credit unions.

67% Credit Union Centrals

co-operators 33%

50% **CU CUMIS Wealth Holdings LP**

Desjardins 50%

aviso wealth

Wealth management

Investments

Credential Asset Management (MFDA)
Credential Qtrade Securities (IIROC)

Insurance

Credential Financial Strategies
Credential Insurance Services

Asset management

NEI Investments

Digital wealth

Qtrade Direct Investing

Qtrade Guided Portfolios

Correspondent & institutional

Aviso Correspondent Partners

To find out more about one of Canada's fastest growing independent networks of advisors, and the unique advantages of joining the credit union, please contact Adam Molnar at **adam.molnar@servus.ca**.

Adam Molnar MBA, FCSI, CIM
Vice President Wealth Management

The Power of Us

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