

Institutional Investing

➤ **The Question is:**

If you have \$250,000 or more to invest...

- Do you want to invest your money the way someone with \$10,000 invests?

OR

- The way someone with \$10,000,000 invests?

a) *What Institutional Investing Means*

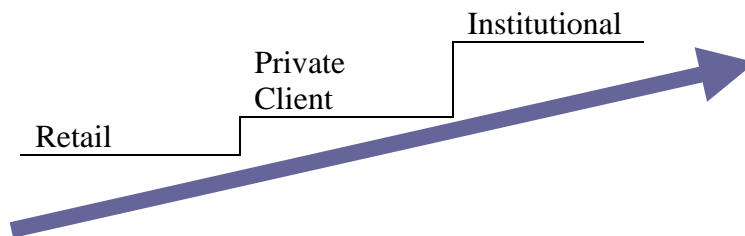
- Lower fees than retail or so called private client or wrap accounts.
- Preservation of capital is the main focus.
- Disciplined enforcement of Investment Policy Statements to optimize return and manage volatility.

b) *The Next Level of Wealth Management*

The LP Institutional Investment Management Program is designed for Corporations, Pension Plans, Trusts, Endowments and High Net Worth Individuals.

As your wealth accumulates and your investment portfolio becomes substantial, the options available to you for managing a properly diversified investment portfolio increase. Investment alternatives that are typically not available at a mass retail level now become available to you.

At the institutional level of wealth you gain access to Segregated Account Management and Pooled Investment Management.



c) *A World of Choice*

Unlike other institutional firms that only endorse their own proprietary product, LP Institutional Investment Management will work with you to select the best managers for your objectives.

LP Institutional Investment Management has access to a variety of top managers who offer segregated account management and institutional pooled funds.





Segregated accounts and pooled funds are typically not available at a mass retail level. Thus, the fixed operating costs associated with them are significantly lower than a normal retail investment management product. The lower costs associated with management are passed onto the clients in the form of lower management fees.

This program is further supported by professional financial counselling and a comprehensive range of financial services, giving us the tools we need to assist you in the accumulation, preservation and transfer of wealth.

d) Lower Management Fees

The management fees applied to segregated accounts and pooled funds are substantially lower than other forms of retail money management.

The LP Institutional Investment Management Program is a fee-based, managed portfolio service. There are no sales commissions associated with a purchase. The fees associated with this program are deducted directly from your account and may be tax-deductible for non-registered accounts. An example of potential savings from lower management fees is outlined below.



e) Fees and Wealth

The management fees decline further as the size of your account increases above certain thresholds. As your account grows you benefit from a higher rate of return from lower fees.

f) Other Benefits

➤ **Proven Performance**

The managers we have selected for the program all have proven long-term track records.



- **Investment Policy Statement Formalization**
Before we begin a relationship we need to know your short-term and long-term financial objectives. The investment policy is what will link your objectives to the daily management of your investment funds.
- **Customized Manager Selection and Asset Allocation**
Once an investment policy is formalized, a customized portfolio is designed using the best managers and appropriate asset allocation for your objectives.
- **Monitoring and Asset Rebalancing**
This process is ongoing, your accounts will be monitored to ensure that the managers are performing to expectations and that proper asset allocation is being maintained. Quarterly reviews of the portfolio will be conducted unless market conditions dictate otherwise.
- **Institutional Managers**
 - AGF
 - Beutel Goodman
 - Bissett
 - Cardinal Capital
 - Great West Life
 - Greystone
 - Ivy
 - Mackenzie
 - Magna Vista
 - Sceptre
 - PH&N
 - Putnam
- **Custodians**
 - Great West Life
 - TD Waterhouse

