

IPC Paragon™ Account



Live your dream.

THE IPC PARAGON™ ACCOUNT IS NOT YOUR TYPICAL INVESTMENT ACCOUNT. IT IS A NON-DISCRETIONARY COMMISSION-FREE* ACCOUNT THAT GIVES YOU EASY ACCESS TO ALL THE SERVICES, ADVICE, AND INVESTMENT OPTIONS YOU MAY NEED TO HELP MEET YOUR FINANCIAL OBJECTIVES. DEPENDING ON YOUR INDIVIDUAL NEEDS, AN IPC PARAGON™ ACCOUNT MAY PROVIDE AN IDEAL SOLUTION FOR THE IMPLEMENTATION OF YOUR LONG-TERM INVESTMENT GOALS.

Outstanding Services for One Simple Fee

Your personal relationship with an Investment Advisor can be your most valuable investment. Under the IPC Paragon™ Account, you and your IPC Investment Advisor may focus on what matters most – building an investment portfolio designed to help you meet your goals. Your IPC Paragon™ Account provides you with the following services and advice for one simple fee:

- Ongoing personalized financial consultation
- Access to top-ranked investment research
- Non-discretionary brokerage services
- Asset allocation services
- Education planning strategies
- Retirement planning strategies
- Estate planning strategies
- Stock option planning strategies
- Online account access
- The advisor compensation is understood and agreed to in advance
- High-net worth clients may benefit from lower costs in managing their portfolio

A Wide Range of Investment Options Tailored to Suit your Needs

The IPC Paragon™ Account offers a wide range of investment products and strategies that can be tailored to meet your specific financial objectives.

These options include:

- Common and Preferred Shares
- Income, Royalty and Investment Trust Units
- US and Canadian Government and Corporate Bonds
- Exchange-Traded Funds (ETFs) and Structured Products
- Exchange-Traded Options, Rights, and Warrants
- F-Class Mutual Funds
- Money Market Issues (T-bills, and Commercial Paper)
- Access to New Issues (IPOs and Secondary Issues of Equities, Bonds and Trust Units)

We can simplify your financial life by providing focused, creative financial strategies and attentive personalized service. The investment services you will receive through your IPC Paragon™ Account will align your interests to make this relationship as responsive, dynamic, and unique as you are.

Questions and Answers Regarding Fee Based Accounts:

1. How is the fee calculated? What is the billing schedule for the IPC Paragon™ Program?

The fee is calculated on a quarterly basis using the rate negotiated, multiplied by the total value of the client assets in the plan on the last day of the quarter. The billing schedule is at the end of: March, June, September and December.

2. Is the client fee pro-rated from the start date?

Yes, the client fee will be pro-rated from the first full month of the IPC Paragon™ Program.

3. How do I open an IPC Paragon™ Account?

The procedure is similar to opening other accounts with IPC Securities Corporation. The IPC Paragon™ Account Application Form and the New Client Account Application Form must be completed. Please contact an IPC Investment Advisor for more information.

4. Can the client negotiate a new IPC Paragon rate at a future date?

Yes, the client can negotiate a new rate but a new IPC Paragon™ application would have to be completed. The billing cycle will start fresh from the new plan start date.

5. What is the minimum equity requirement to open an IPC Paragon™ account? Do multiple related IPC Paragon™ accounts let you deviate below the minimum requirements?

The minimum equity requirement is \$25,000. It is at the discretion of IPC Securities Corporation, to review exceptions

based on related Paragon™ accounts to deviate below the minimum requirements.

6. What happens to the fee calculation if the equity grows dramatically?

The calculation stays the same on both the flat rate model and the tiered rate model. Only the fee value changes accordingly based on the total equity. On a tiered rate model the calculation changes to include a weighting for the new pricing constant.

7. How does the fee billing work with multiple related accounts? Does the charge apply to one or all accounts?

The accounts are charged separately as if the accounts are all independent.

8. Are registered plans charged a trustee fee for fee based accounts?

All IPC Paragon™ accounts that are registered plans are charged a trustee fee according to the IPC Securities Corporation fee schedule.

9. Can the client invest in all different types of securities in the IPC Paragon account?

Yes, but there are some exceptions. The client should review the types of products he/she would like to purchase with their IPC Investment Advisor.

10. Where can I find the different fee rates?

The rates can be reviewed and negotiated with your IPC Investment Advisor.