



① Client Information *(Please check one box and print name in full)*

Account Holder *(please check one box and print name in full)* ☐ Mr. ☐ Mrs. ☐ Ms. ☐ Dr. ☐ Corporate

Last Name _____ First Name _____ Initial _____ DOB (MM/DD/YYYY) _____

② Fee for Service Account(s)

Account Holder Client ID # _____	GP Plan ID # _____	GP Plan ID # _____
	GP Plan ID # _____	GP Plan ID # _____
	GP Plan ID # _____	GP Plan ID # _____

List all the Plans (ID#) controlled by the Account Holder which are registered with and administered by GP Wealth Management Corporation to calculate the aggregate market value in determining the “Tier Level” when calculating the “Advisory Fee”.

③ Family and Bundling Accounts

Account Holder Client ID # _____ ☐ Family ☐ Bundle	Account Holder Client ID # _____ ☐ Family ☐ Bundle	Account Holder Client ID # _____ ☐ Family ☐ Bundle
Account Holder Client ID # _____ ☐ Family ☐ Bundle	Account Holder Client ID # _____ ☐ Family ☐ Bundle	Account Holder Client ID # _____ ☐ Family ☐ Bundle

List Account Holder(s) using the Client ID# that qualify for the family and bundling benefits to calculate the aggregate market value in determining the “Tier Level” when calculating the “Advisory Fee”.

④ Advisory Fee Schedule

Account Assets Under Management	Tier Level	Advisory Fee
The First \$99,999.99	\$0-\$99,999	1.50%
The Next \$150,000.00	\$100,000-\$249,999	1.25%
The Next \$250,000.00	\$250,000-\$499,999	1.00%
The Next \$250,000.00	\$500,000-\$749,999	0.75%
The Next \$750,000.00	\$750,000-\$1,499,999	0.50%
Amounts Over \$1,500,000.00	\$1,500,000+	0.25%



5 Account Agreement and Acknowledgement

Throughout this Account Addendum, “I”, “me”, “my” refers to the client, and in the case of joint accounts are to be read as “we”, “us”, and “our”.

“Plan” is defined as each account type (RRSP, LIRA, TFSA, RESP, ITF and Individual and Joint Non-Registered Open Plans) registered and administered by GP Wealth Management Corporation.

“Bundling Pricing” is defined as the aggregate value of all plans associated with the client including entity plans (business/trust accounts) controlled by the client which are registered with and administered by GP Wealth Management Corporation for the purpose of determining the “Tier Level” when calculating the “Advisory Fee”.

“Family Pricing” is defined as the aggregate value of all plans associated within a family that includes a client, spouse, children and entity plans (business/trust accounts) controlled by the family which are registered with and administered by GP Wealth Management Corporation for the purpose of determining the “Tier Level” when calculating the “Advisory Fee”.

“F Unit Funds or F Share Funds” is defined as a series of mutual funds available by a fund company where no embedded commissions or service (trailer) fees are charged to the mutual fund however the investor is subject to an “Advisor Fee”.

“Free Units” is defined as mutual funds that are purchased under the redemption charge option where an annual free redemption amount (generally 10% annually) can be redeemed without a sales commission charge.

“Matured Units” is defined as mutual funds that are purchased under the redemption charge option where the redemption of the matured units is settled without a sales commission charge.

“Non-commission mutual funds” is defined as mutual funds without an embedded service (trailer) fee commission

“Total Average Monthly Assets” is defined as the aggregate value of all plans of the client including those plans associated with the “Bundling” and “Family” pricing program to determine the “Tier Level” when calculating the “Advisory Fee”.

The Advisory Fee is calculated on the final business day of each month based on the Total Average Monthly Assets of all plans of the client registered with and administered by GP Wealth Management Corporation. The “Total Average Monthly Assets” of all plans registered with and administered by GP Wealth Management Corporation is used to determine the average advisory fee rate by calculating the total advisory fee and dividing the total advisory fee by the “Total Average Monthly Assets”.

The Advisory Fee, as a percentage amount is then charged on non-commission mutual funds held within a plan designated as a fee for service account where the mutual funds do not include an embedded commission or service (trailer) fee. (Example “F Unit Funds or F Share Funds”)

We will deduct the Advisory Fee, as well as applicable G.S.T / H.S.T. on or about the 10th business day of the following month by automatically selling from cash holdings or selling units from the mutual funds as per your instructions provided on the Scheduled Mutual Fund Redemption Form. If you do not have sufficient cash or sufficient units from mutual funds listed on the Scheduled Mutual Fund Redemption Form from which to deduct applicable fees, units may be sold from the mutual fund with the highest market value in your account. If you hold these mutual fund units in a non-registered account, then you may realize a capital gain or loss when your mutual fund units are sold.

The “Advisory Fees” do not include the management fees charged by the underlying mutual fund companies. In addition to the terms of any other agreements associated with the account identified above, I acknowledge that I have agreed to pay GP Wealth Management Corporation an Advisory Fee in accordance to the Advisory Fee Schedule for the account, to be charged and collected monthly by B2B Bank Financial Services Inc. (herein after referred to the “Account



Administrator”) and remitted to GP Wealth Management Corporation, who in turn will compensate my/our Financial Advisor (“Advisor”).

I direct GP Wealth Management Corporation and the Account Administrator to charge and collect the Advisory Fee each month from the assets in my/our account(s) detailed in section 2; Fee for Service Account. It overrides any method selected in the past and is applicable until I direct otherwise in writing. I agree that GP Wealth Management Corporation and the Account Administrator will not pre-notify me/us of the amount to be charged, or the date on which the charge will occur.

I also acknowledge and agree that:

1. The Advisory Fee is to be calculated on the total market value of all my/our account’s settled daily assets as at each month end, collected by the Account Administrator and remitted to GP Wealth Management Corporation.
2. The Advisory Fee will continue in force until the account administrator is notified otherwise in writing by either me or GP Wealth Management Corporation.
3. My Financial Advisor and/or GP Wealth Management Corporation may already be compensated on assets held in my account, for example, through an embedded service fee (trailer) in my investment in mutual funds held within the Fee for Service Account. An Advisory Fee will not be charged against any of the assets with embedded fees.
4. It is my responsibility to discuss and agree to the Advisory Fee with my/our Advisor taking into consideration any other compensation that my Financial Advisor or GP Wealth Management Corporation may receive. GP Wealth Management Corporation shall not be responsible for any loss I may suffer as a result of an act done by it, in reasonably relying on my authority.
5. All additional purchases of mutual fund assets in my Fee for Service Account will be restricted to “F Unit Funds” or the equivalent of non-commission mutual funds available by the mutual fund companies.
6. Any mutual fund assets with embedded commissions currently held in my Fee for Service Account where “Free Units” or “Matured Units” are available can only be switched into “F Unit Funds” or the equivalent of non-commission mutual funds available by the mutual fund companies.
7. GP Wealth Management Corporation may, from time to time, amend the terms of this agreement by providing me with at least 90 days written notice.
8. This agreement continues to apply until GP Wealth Management Corporation and the account administrator receives a written notification from me to the contrary.
9. All Fees are subject to applicable tax.

⑥ Account Holder(s) Signature Required

X

Account Holder’s Signature

Account Holder’s Full Name

MM/DD/YYYY

⑦ Dealer/Financial Advisor Signature Required

X

Financial Advisor Signature

FA Name & Dealer Number

MM/DD/YYYY