iA Private Wealth USA

CLIENT GUIDE

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WHY iA PRIVATE WEALTH USA

Sophisticated solutions for cross-border wealth management

At iA Private Wealth USA (iAPW-USA), we understand that managing wealth across borders demands both expertise and precision. As your dedicated partner in cross-border wealth management, we offer comprehensive solutions designed specifically for investors with connections to the U.S., Canada or both.

The value of independent advice

Our independent advisory model sets us apart. Free from the constraints of proprietary products, our advisors craft truly personalized strategies that put your interests first. As a Registered Investment Advisory firm, we're bound by a fiduciary duty to always act in your best interest, ensuring you receive unbiased advice tailored to your unique needs.

We eliminate the complexities of managing multiple financial relationships by providing:

- A single trusted advisor managing both your Canadian and U.S. accounts
- Secure asset custody in the U.S. through BNY Pershing
- Guidance for your RRSP, IRA and Roth accounts under one strategic plan
- Access to a wide range of leading investment solutions

> Having one advisor manage both my U.S. and Canadian investments has simplified my life tremendously. iAPW-USA's expertise in cross-border planning helped me optimize my retirement strategy and meet all regulatory requirements.[†]
>
> – Client based in Florida

Backed by the strength and stability of iA Financial Group

We're part of iA Financial Group, one of Canada's largest insurance and wealth management companies. Founded in 1892, iA Financial Group offers a legacy of financial stewardship to a diverse and growing client base across North America, with:

- Over **$259 billion**[1] **in assets** under management and administration
- More than **5 million**[1] **clients**
- Over **10,200**[1] **employees**

WORLD-CLASS PARTNERSHIP: BNY PERSHING

When you invest with iAPW-USA, your assets are held securely with BNY Pershing, a subsidiary of the Bank of New York Mellon, America's oldest bank, founded in 1784.

BNY Pershing at a glance:

#1 clearing firm in the U.S.[2]

$2.5+ trillion in global client assets

24/7 secure client access

64 global markets reached

8+ million investor accounts

> When I inherited assets based in Canada, I was worried about managing them from the U.S. My advisor guided me through the entire cross-border process, protecting my inheritance while creating a tax-efficient strategy.[†]
>
> – Client based in New York

WHO WE SERVE

We specialize in building tailored strategies to grow and preserve your wealth while optimizing tax efficiency. From preferential exchange rates to multi-currency holding opportunities, we support all your wealth needs.

Our advisors serve:

- U.S. residents
- Canadian residents[3]
- Investors in select countries in Latin America, Europe, and Asia

We specialize in the following client groups:

- Professional athletes and entertainers
- Healthcare professionals
- Business owners and entrepreneurs
- Retirees

> As someone living abroad, finding a firm that could handle my international wealth needs was challenging. Thanks to iAPW-USA's client portal, I can securely access my investments anytime, anywhere.[†]
>
> – Client based in Thailand

WHAT WE OFFER

Our products and services

Advisory services	Comprehensive solutions for asset management, retirement planning and wealth preservation.
Portfolio management	Personalized portfolios with discretionary and fee-based options tailored to your goals and your engagement preference.
Leading money managers	Actively managed portfolios from industry leaders including BlackRock, Vanguard and Capital Group.
International investment solutions	Worldwide investment opportunities with multi-currency capabilities and a diversified approach.
Account expertise	Management of over 84 account types, from IRAs and Roth IRAs to inherited accounts and more.
Wealth planning	Strategic guidance to organize your financial life, including consolidation of old 401(k)s or rolling over IRAs.
Strategic wealth oversight	Comprehensive wealth guidance beyond traditional account management, helping position your wealth for lasting success.

OUR APPROACH

Our proven method is to build a close, one-on-one relationship that satisfies your individual needs through a straightforward four-step process:

Four steps, one relationship

1 Discovery meeting

We begin by understanding your values, goals, and complete financial picture through in-depth discussion and analysis.

2 Customized strategy

The next step is to develop a tailored plan that aligns with your unique objectives and cross-border needs.

3 Plan implementation

We then execute your strategy with precision, ensuring every detail is managed effectively.

4 Ongoing guidance

Regular reviews and proactive adjustments keep your plan on track through life's changes and market movements.

> The personal attention I receive from my advisor is exceptional. My previous firm only provided services through a call centre — which provided basic, generic support that fell flat. With iAPW-USA, I now have the one-on-one relationship I was looking for.[†]
>
> – Houston resident

OUR LEADERSHIP TEAM

Michael Smith

President

Michael's career has spanned more than 25 years in financial services with a focus on retail and institutional wealth management. He has worked for both Canadian and U.S. firms and is licensed with FINRA in the U.S. and the CSA in Canada.

Michael has held leadership roles with both independent broker-dealers and Canadian chartered banks. He also has extensive experience in compliance, operations, sales, trading and anti-money laundering. He holds an Honors BA from the University of Western Ontario.

Mark Robinson

Chief Operating Officer

Mark has almost 40 years of financial services experience in operations, retail, credit, compliance and customer service. He is a proven leader with a long track record of successfully managing and developing large groups of employees. Mark also excels at overseeing the design and implementation of new wealth products and platforms for both clients and introducing brokers.

Mark has extensive experience working within both branch and head office structures and is a subject matter expert in all areas of operations. He previously held senior management positions at Nesbitt Burns, Merrill Lynch, Penson Financial Services, and PEAK Financial Group.

Zamir Bashardost

Chief Compliance Officer

Zamir has over 17 years of experience in the financial services industry with a focus on compliance. He has worked for both Canadian and U.S. firms and is licensed with FINRA in the U.S. and the CSA in Canada.

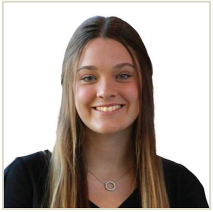
Zamir has previously held leadership roles where he oversaw compliance for Managed Accounts and Sub-Advisor/Unified Managed Accounts and ensured regulatory compliance for our FINRA-registered institutional broker-dealer. Zamir is a graduate of Ryerson University and holds the Chartered Investment Manager (CIM®) designation.

Bruno Blouin

Chief Financial Officer

Bruno has over two decades of experience in the financial services industry. He manages a team of more than 20 professionals operating across a wide range of accountabilities, including statutory financial statements, financial performance, accounts payable, budgeting, and strategic analysis. He is also involved in due diligence and the management of IT projects.

Prior to joining iA Private Wealth, Bruno held progressively senior roles at several major financial institutions, including Desjardins Securities and Caisse de dépôt et placement du Québec. Bruno is a graduate of Université Laval and holds the Chartered Professional Accountant (CPA) and Chartered General Accountant (CGA) designations.



Kate Dickie

Investment Advisor Representative & Business Development Associate

Kate joined the firm in 2022 and is responsible for managing client accounts and supporting advisors. She also leads the firm's market research, client communications, business marketing, and event planning.

An integral member of the management team, Kate has broad experience helping advisors support their clients in navigating the complexities of building and preserving wealth across borders. In her advisory role as in-house investment advisor representative, Kate supports clients from across the U.S., leveraging her cross-border knowledge. Kate earned an Honours Bachelor of Commerce from Queen's University and holds dual licensing as an Investment Advisor in both the U.S. and Canada, having completed the Canadian Securities courses and obtained SEC licensing.

WHAT SETS US APART

Wealth management is never one-size-fits-all, especially when it crosses borders. For U.S. residents, and Canadians living in the U.S. or maintaining financial ties to Canada, iA Private Wealth USA is your trusted financial partner, bringing deep experience in managing cross-border complexities with tax-efficient strategies and multi-currency solutions.

For U.S. residents, we offer sophisticated wealth management without the ultra-high minimums often imposed by other firms. And we deliver exceptional service to help you achieve your goals with confidence.

INVESTED IN YOU.

info@iapwusa.com

[†] The testimonial provided was given by a current client, who received non-cash compensation. [1] Figures as at December 31, 2024. [2] Source: LaRoche Research Partners LLC (2023). Based on number of broker-dealer clients. [3] British Columbia, Alberta, Ontario, and Quebec only.

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