Bold Wealth Partners Inc.

Legal notices and disclosures

Applies to boldwealth.ca, including the financial professional path and the individual investor path, all landing pages, the Insights section, video content, downloadable materials, and communications originating from this website.

Effective: 20 August 2026

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This page is reviewed on a semi-annual basis and updated as required.

1. About this page

This page sets out the legal, regulatory, and informational disclosures that apply to boldwealth.ca and to all content published on it. By accessing this website you acknowledge these disclosures.

These disclosures should be read together with any agreement you have entered into with Bold Wealth Partners Inc. Where a signed agreement and this page conflict, the signed agreement governs.

2. Who we are and how we are regulated

Bold Wealth Partners Inc. (“Bold Wealth”) is registered as a Portfolio Manager in Alberta, British Columbia, Manitoba, New Brunswick, Newfoundland and Labrador, Nova Scotia, Ontario, Quebec, Saskatchewan. Bold Wealth is additionally registered as an Investment Fund Manager in Ontario, Quebec, and Newfoundland and Labrador.

Our principal regulator is the Ontario Securities Commission (OSC). Bold Wealth may only transact business in a jurisdiction where it is registered or is otherwise exempt from registration.

Bold Wealth is not a bank, trust company, insurance company, or deposit-taking institution. Registration with a securities regulator does not imply any endorsement of Bold Wealth, its personnel, or its services by that regulator, nor any assessment of the merits of any investment strategy.

You can verify the registration status of Bold Wealth and of any registered individual through the Canadian Securities Administrators’ National Registration Search at aretheyregistered.ca. We encourage you to do so.

3. Our relationship with independent financial planners

This is the disclosure most relevant to how our clients actually experience our service, and we ask that you read it carefully.

Two separate firms

Bold Wealth works collaboratively with independent financial planning firms and the individual planners who practise within them. Those firms are separate legal entities. They are not subsidiaries, divisions, branches, agents, or employees of Bold Wealth, and Bold Wealth is not a subsidiary, division, branch, agent, or employee of theirs.

Two separate sets of credentials

Bold Wealth's portfolio managers and associate portfolio managers are registered with the Ontario Securities Commission in the applicable registration categories. That registration authorizes discretionary portfolio management. It is a securities registration.

Independent financial planners are separately credentialed. Depending on the individual, a planner may hold a financial planning designation, a life and accident and sickness insurance licence, a mutual fund dealing representative registration, or another licence or designation, in each case issued by a different body under a different regulatory framework.

Financial planning designations and insurance licences are not securities registrations, and they do not authorize discretionary portfolio management. Conversely, registration as a portfolio manager is not a financial planning designation.

Each professional is responsible for maintaining their own registration, licensing, designation, continuing education, errors and omissions coverage, and professional obligations. Bold Wealth does not assume, discharge, or supervise the licensing or professional obligations of an independent planner or their firm, and an independent planner does not assume those of Bold Wealth.

Who does what

In a collaborative file, the independent planner ordinarily leads the financial planning relationship, including goal setting, cash flow and retirement planning, insurance needs analysis, and coordination with the client's other professional advisors.

Bold Wealth ordinarily provides discretionary investment management of the accounts custodied under its management, together with the associated trading, portfolio reporting, and the compliance obligations attaching to its own registered activities.

The precise allocation of responsibilities is set out in the client's account documentation and relationship disclosure information, and those documents govern.

What this means for you

Bold Wealth is responsible for the investment management services it provides and for its own regulatory obligations. It is not responsible for financial planning advice, insurance advice, tax advice, legal advice, or any other service provided to you by an independent planner or their firm. Likewise, an independent planner is not responsible for Bold Wealth's investment management decisions.

If you are unsure which firm is responsible for a particular aspect of your file, ask either party and we will tell you.

4. No advice, no offer, no solicitation

The content on this website is general in nature and is provided for informational and educational purposes only. It does not constitute, and must not be relied upon as, investment advice, a recommendation, a suitability determination, or an offer or solicitation to buy or sell any security or to engage any investment strategy.

Nothing on this website takes account of your objectives, financial circumstances, risk tolerance, time horizon, tax position, or particular needs.

No advisory relationship is created by visiting this website, submitting a form, subscribing to a mailing list, or booking a meeting. An advisory relationship with Bold Wealth begins only when account documentation has been completed, the required know-your-client and suitability process has been performed, and the account has been accepted.

Consult a qualified professional before acting on anything you read here.

5. Investment performance information

Where this website presents investment performance figures, all of the following apply.

Past performance is not indicative of and does not guarantee future results. Investment returns will fluctuate, and the value of an investment may go down as well as up. You may lose money, including some or all of the amount invested. No representation is made that any account, portfolio, or strategy will achieve results similar to those shown, or that any objective will be met.

Performance figures are stated as at the date shown and are generally updated quarterly. Figures for periods longer than one year are annualized unless expressly stated otherwise. Returns are presented in Canadian dollars unless stated otherwise. Where returns are stated as net of fees, they are net of the fees Bold Wealth charges on those portfolios.

Composite figures represent the aggregate result of a defined group of accounts. Individual account returns will differ, in some cases materially, as a result of account size, inception date, contributions and withdrawals, cash holdings, fee schedule, tax treatment, currency, and any client-directed constraints or restrictions. The returns shown are not back tested results, they are those of a defined group of similar portfolio models in a similar risk level. The composite definition, inception date, number of portfolios, calculation methodology, and dispersion for any composite shown are available on request. The returns shown on our site are those of our separately managed account portfolios and not any proprietary funds created by Bold Wealth due to the time horizons being less than three years.

Any comparison to a benchmark, index, or peer group is presented for reference only. The comparator is identified where shown, together with its source and the date of retrieval. Indices are unmanaged, are not available for direct investment, and do not incur fees, expenses, or transaction costs. A comparator will differ from the Bold Wealth strategy in composition, risk profile, volatility, liquidity, and constraints, and no comparison should be read as suggesting that the strategy is a substitute for or equivalent to the comparator.

Comparisons to third-party investment funds

The comparisons presented are for informational purposes only and are intended to provide general context between our proprietary investment strategies and select investment funds offered by major Canadian financial institutions (the “Comparator Funds”). While Comparator Funds were selected based on perceived similarity in mandate, they may differ materially in investment objectives, strategies, asset allocation, risk profile, liquidity, and portfolio construction, limiting direct comparability. Where available, Series/Class F units were used to align with a fee-based advisory framework. In cases where sufficient Class F history was unavailable (including certain Scotia funds), Series/Class A units were used as a proxy, which may result in differences in embedded fees and overall costs. Performance data is shown, where available, as of the date on the page. Where possible, global or diversified mandates were selected as the most comparable to our Separately Managed Account (SMA) strategies; however, differences in geographic exposure, asset mix, portfolio construction, and investment approach may impact outcomes. Past performance is not indicative of future results. Comparisons may be affected by differences in fees, advisory charges, rebalancing, cash levels, currency exposure, and transaction costs. Comparator Funds are pooled vehicles, while proprietary strategies may include discretionary separately managed portfolios, which can produce materially different results. Proprietary strategies may also employ different investment processes, risk management techniques, and portfolio constraints. Comparator Fund returns are typically reported net of fund expenses, while proprietary strategy returns may be shown net or gross of management fees. Differences in inception dates and market conditions may also impact results. The Comparator Funds shown do not represent the full universe of comparable strategies. No representation is made that these comparisons are complete or fully comparable. This material does not constitute investment advice or a recommendation. Investors should consider their individual objectives, risk tolerance, time horizon, tax situation, and fees before investing. Information is believed to be reliable but is not guaranteed and may change without notice.

A list of the Comparator Funds used in any comparison shown on this website, including the fund name, series or class, and the source and retrieval date of the performance data, is available on request.

6. Model portfolios and asset allocation illustrations

Any portfolio composition, asset allocation, or target weighting shown on this website is a model or illustrative target as at the date indicated. It is not a representation of the holdings of any particular client account.

Actual allocations will vary by client and will change over time as a result of market movement, rebalancing, tactical adjustment, cash flows, liquidity, product availability, and the suitability determination applicable to each account. Target allocations are subject to change at Bold Wealth’s discretion without notice. The inclusion of an asset class in an illustration does not represent that every account holds it, or that it is suitable for every investor.

7. Liquidity and redemption

Different asset classes carry materially different liquidity characteristics. Publicly traded securities can generally be sold on short notice at prevailing market prices.

Private and alternative investments, including private equity, private credit and private mortgages, real estate, infrastructure, farmland and agriculture, and insurance-linked strategies, may be subject to redemption restrictions, notice periods, redemption gates, lock-up periods, periodic rather than daily valuation, and other limitations on liquidity. Their valuations may be based on estimates or appraisals rather than observable market prices, may be reported with a lag, and may not reflect the price ultimately realized on disposition.

No general statement on this website about redemption or liquidity should be read as applying to every holding in every account. The liquidity terms applicable to your holdings are set out in the relevant offering or account documentation.

8. Alternative and private market investments

Alternative and private market strategies carry risks that differ from and may exceed those of conventional public market investments. These include illiquidity, valuation uncertainty, leverage, concentration, limited transparency, extended holding periods, complex fee structures, and reduced regulatory oversight of the underlying investment relative to public issuers.

They are not suitable for all investors. Descriptions of these strategies on this website are summaries only and are qualified in their entirety by the applicable offering documents.

9. Custody and investor protection

Client assets are held by third-party custodians, including Aviso Wealth and NBIN, not by Bold Wealth. The role of a custodian is to hold assets, settle trades, and produce account records. Custody is not insurance.

Aviso Wealth and NBIN are members of the Canadian Investor Protection Fund (CIPF). CIPF coverage addresses the insolvency of a member firm, within the limits and on the terms published by CIPF. Bold Wealth is not itself a CIPF member, and any coverage available to you arises through the custodian holding your assets rather than through Bold Wealth.

CIPF coverage does not protect against investment loss. It does not protect against a decline in the value of your investments for any reason, including market movement, and it does not guarantee the performance of any strategy. Amounts held with Bold Wealth or its custodians are not deposits and are not insured by the Canada Deposit Insurance Corporation.

The display of a custodian’s name or logo on this website reflects a service relationship only. It does not constitute that party’s endorsement of Bold Wealth, its personnel, its strategies, or its performance.

10. Statistics, research, and third-party data

Statistics, studies, market data, and research referenced on this website are drawn from sources Bold Wealth believes to be reliable, and are attributed at the point of use with the source, publication, and date.

Bold Wealth does not independently verify third-party data and makes no representation as to its accuracy or completeness. Third-party data is presented as at the date of the underlying source and may since have changed.

11. Forward-looking statements and market commentary

This website contains forward-looking statements and market commentary. Forward-looking statements may be identified by words such as expect, anticipate, believe, intend, plan, target, project, forecast, may, could, should, and will.

Forward-looking statements are not statements of historical fact. They reflect Bold Wealth's views and assumptions as at the date made, and are subject to known and unknown risks, uncertainties, and other factors that may cause actual results to differ materially. Those factors include general economic and market conditions, interest rate and currency movements, geopolitical events, liquidity conditions, regulatory and tax change, and issuer-specific developments. Bold Wealth undertakes no obligation to update any forward-looking statement, and no reader should place undue reliance on one.

Market commentary, including video and written content in the Insights section, is current only as at its stated publication date. It is not updated, and views expressed may no longer reflect Bold Wealth's current positioning. Commentary on a particular asset class, sector, or strategy is not a recommendation to buy, sell, or hold, and is not a suitability determination for any reader.

12. Testimonials and client comments

Where this website displays a client, advisor, or partner comment, all of the following apply.

The comment reflects the individual experience of the person quoted at the time it was given. It is not necessarily representative of the experience of other clients or advisors, and it is not a guarantee, promise, or indication of any future outcome or level of service. Individual experiences vary.

Comments are published with the consent of the person quoted. Bold Wealth does not provide compensation in exchange for a testimonial. Where any material connection exists between Bold Wealth and the person quoted, including any compensation, business relationship, referral arrangement, or ownership interest, that connection is disclosed adjacent to the comment.

Comments attributed to independent financial planners describe their experience as business partners of Bold Wealth. They are not client testimonials and should not be read as such. A comment relating to another firm is attributed to that firm and not to Bold Wealth.

No testimonial constitutes investment advice or a recommendation.

13. Awards, rankings, and media

References to awards, rankings, designations, or media recognition identify the awarding organization, the year of the award, and the selection criteria applied.

Awards and rankings are not indicative of future performance, of the quality of investment management services, or of the experience of any individual client. Selection methodologies vary by organization and may be based on subjective criteria, self-reported information, nomination, or a limited pool of candidates. Where a fee, entry cost, or other consideration was paid in connection with a nomination, selection, or the subsequent use of the award in marketing, that fact is disclosed.

14. Fees

Fee information on this website is general. The fees applicable to your account are set out in your account documentation, and are the only fees that govern your relationship with Bold Wealth.

Fees payable to Bold Wealth are in addition to any fees you may separately agree with an independent financial planner or their firm for planning services. Where a comparison of costs is presented, the basis of the comparison, including what is and is not included in each figure, is stated at the point of presentation.

15. Third-party links, platforms, and trademarks

This website contains links to third-party websites and platforms, including scheduling tools, the client reporting portal, and social media. Those properties are operated by others under their own terms and privacy practices, which we encourage you to review. Bold Wealth does not control them, is not responsible for their content, availability, or security, and their inclusion does not constitute endorsement.

Third-party names, logos, and trademarks appearing on this website remain the property of their respective owners and are used for identification purposes only. Their appearance does not imply affiliation, sponsorship, or endorsement in either direction unless expressly stated.

16. Electronic communications

Commercial electronic messages sent by Bold Wealth are sent in accordance with Canada’s Anti-Spam Legislation. Every such message identifies the sender, provides contact information, and includes a functioning unsubscribe mechanism honoured within the statutory period. Subscribing through a form on this website constitutes consent to receive those communications. You may withdraw consent at any time.

Email and other electronic communication is not secure. Do not transmit account numbers, identification numbers, credentials, or other sensitive personal information by unsecured email. Bold Wealth will not accept trading, transfer, or other transactional instructions by email, social media message, or website form.

17. Complaints

Bold Wealth maintains a written complaint handling policy. A summary is available on this website and a full copy is available on request. If you have a concern about our service, contact us at support@boldwealth.ca and we will provide the applicable process and timelines.

A complaint about the services of an independent financial planning firm should be directed to that firm, which maintains its own complaint process. If you are unsure where to direct a concern, contact us and we will help you identify the correct party.

18. Contact

Bold Wealth Partners Inc.

3-21 Atlantic Ave, Toronto, Ontario M6K 3E7

support@boldwealth.ca

1-888-815-2653

Bold Wealth Partners is registered as a Portfolio Manager and Investment Fund Manager. Principal regulator is the Ontario Securities Commission (OSC).