



Qtrade Guided Portfolios™ Q&A

Q: Why is Coastal Community transitioning from myCoastal Retirement Plan/Manulife to Qtrade Guided Portfolios?

A: Qtrade Guided Portfolios™ offers a personalized, easy-to-understand investment experience on a flexible and accessible platform. The service will match you with an investment portfolio to suit *your* needs. Benefits include:

- ✓ A simple and seamless onboarding experience to take care of your investment decisions with the latest automated investment technology
- ✓ Friendly support from knowledgeable Qtrade Guided Portfolios investment representatives by email and phone
- ✓ A professionally managed custom low-cost portfolio
- ✓ Continuous oversight and regular rebalancing by Qtrade Guided Portfolios experts
- ✓ Easy-to-use mobile app available through the [App Store](#) and [Google PlayStore](#)

Q: Will RESPs be offered?

A: Yes! Our previous plan offered through Manulife did not offer RESPs, but they will now be available through Qtrade Guided Portfolios.

Q. Are there Responsible Investment (RI) options?

A: Yes! At Coastal Community, we know that Responsible Investing Portfolios can make a positive impact beyond a financial return. Qtrade Guided Portfolios' investment managers evaluate investments based on environmental, social and governance performance and work directly with companies to encourage improvements in their sustainability as well as their growth. This is another great benefit to the move to Qtrade Guided Portfolios.

Q. If I have a myCoastal/Manulife account, will it cost me to transfer to Qtrade Guided Portfolios?

A. No, Coastal Community will cover any fees to move you from your Manulife plan to the new platform.

Q. Will I be paying more at Qtrade Guided Portfolios?

A: On average, clients of Manulife will be paying nearly 40% less in annual fees by moving to Qtrade Guided Portfolios.*

Q: What if I have questions about my financial health, would like financial planning help or want to expand my financial knowledge?



A: When you sign up for Qtrade Guided Investments through Coastal Community, you have a team of advisors. Your investment team is powered by the investment advisors at Qtrade Guided Portfolios, along with Lindsey Smith from Coastal Community Private Wealth Group who will be your Personal Mobile Savings Coach. With Lindsey you'll enjoy:

- ✓ Access to easy, simple DIY Financial Planning
- ✓ Invitations to Financial Education events
- ✓ Digital DIY Financial Health and Retirement Readiness tools

Q: What does it cost me?

A: We believe in full fee transparency. The table below illustrates the fees charged based on your portfolio value. The management fee is charged by Qtrade Guided Portfolios and the service fee is charged by Coastal Community for your own Mobile Savings Coach. Here's a look at how the total fees for your account would be calculated:

Tier	Portfolio value	Management fee	Service fee	Total fees
1	First \$2,000 to \$100,000	0.60%	0.50%	1.10%
2	Next \$400,000	0.50%	0.50%	1.00%
3	Next \$500,000	0.40%	0.50%	0.90%
4	Above 1 million	0.35%	0.50%	0.85%

Q: What if I'm already a myCoastal Retirement Plan/Manulife account holder? How do I transition?

A: Starting in September, we will reach out to notify you of the upcoming change. We'll also let you know you will receive an invitation to move to the new platform from our trusted partner, Qtrade Guided Portfolios. Here's what the email address will look like:

From: Qtrade Guided Portfolios <guidedportfolios@qtrade.ca>

The set-up process is very easy and entirely online. In most cases, it takes about 10 minutes. Simply visit <https://www.guidedportfolios.qtrade.ca/#/landing?partner=cccu> and click **Open an account**. You'll be guided through three quick steps to create and fund your account, then you can leave the investing to Qtrade Guided Portfolios.

Once Qtrade receives your completed application, you will get a welcome email when your account is opened within two business days.



Q: Do you have any other helpful tips on doing the transfer?

A: Yes! Check out these tips on filling out the transfer form.

Q: How can I learn more?

A: To learn more, you can visit Qtrade Guided Portfolios. If you have questions, please don't hesitate to connect with Coastal Community's Mobile Savings Coach, Lindsey Smith.

[Book an appointment with Lindsey](#)

[Visit Qtrade Guided Portfolios](#)

Qtrade Guided Portfolios is a trade name of Credential Qtrade Securities Inc., Member of the Canadian Investor Protection Fund. Qtrade, Qtrade Guided Portfolios, and Write Your Own Future are trade names and/or trademarks of Aviso Wealth or its subsidiaries. Qtrade Guided Portfolios is in partnership with Coastal Community Credit Union.

**Coastal Community's average myCoastal/Manulife client has a portfolio value of \$40,000, invested in an asset allocation portfolio at 1.80% annual total fee. Similar portfolio, similar size with Qtrade Guided Portfolios would have a total fee of 1.10%, a savings of 38.9% in fees annually*