



**QUADRUS**

Quadrus Investment Services Ltd.

**Tim A. Jones, CHS, EPC**

Financial Security Advisor

Investment Representative

President/Owner

Rock Harbour Wealth Management

200 - 140 Ouellette Place

Windsor, ON N8X 1L9

**519-967-1180, ext. 4235**

Fax: 519-967-1234 | [tim.jones@f55f.com](mailto:tim.jones@f55f.com)

[www.rockharbour.ca](http://www.rockharbour.ca)

## Value of advice

By partnering with a financial security advisor, you're making a valuable investment in your financial future.

### How can we help?

Sound financial security planning can help you achieve your long-term goals by providing you with an opportunity to:

- Learn better savings behaviours
- Maintain a long-term investment strategy and avoid emotionally driven habits that can hurt your plans
- Adjust to different stages in your life
- Discover ways to maximize your tax savings
- Have a financial security plan in place for a comfortable retirement
- Confidently progress toward achieving your financial goals

Insurance products, including segregated fund policies are offered through Rock Harbour Wealth Management Inc., and Tim Jones offers mutual funds through Quadrus Investment Services Ltd.

## Trailer fees explained

Trailer fees are paid from the annual investment management fee (IMF) you pay as part of the fund's management expense ratio. A portion of this fee goes towards paying for the financial planning and advice I provide to you for developing financial plans that reflect your goals, as well as helping you choose the appropriate investments, tracking the progress of your investments and suggesting changes to your portfolio over time. The remainder goes to the fund dealer with whom I'm registered – they provide administrative, compliance and oversight support. The amount of the trailer fee varies depending on the type of fund you own – fixed income, balanced or equity, with equity typically having the highest fee.

## Front-end load (FEL) for mutual funds explained

The sales charge you pay is taken from your total purchase amount. This generally ranges from zero to five per cent of the amount invested, and is negotiable between you and me. Part of it goes to the fund dealer, and part of it goes to me. Our business practice is to always work on a FEL zero basis, with no upfront costs for clients who engage in our investing and planning services.



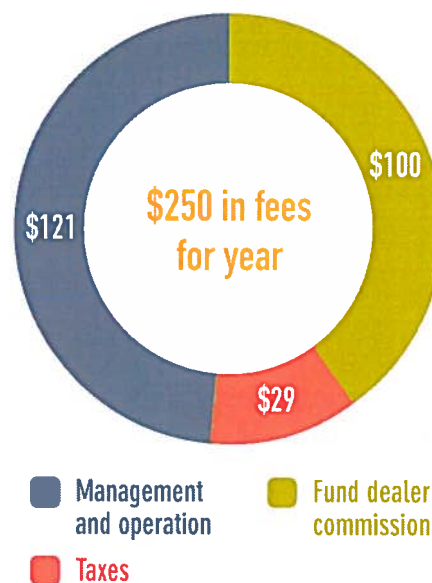
## Mutual fund investing. *There's a fee for that?*

A management expense ratio (MER) is the *total*\* fee you will pay to invest in a standard series mutual fund. It's important to note that you do not pay the MER directly; rather it's paid by the fund itself, which reduces the value of your investment accordingly.

### How your money gets split out in an MER

You invest \$10,000 in a standard series of a typical Canadian balanced fund with an MER of 2.5 per cent. Through the fund you pay a total of \$250 in fees for the year, which may be broken out as follows:

- \$121 for the professional management of the fund and fund operating expenses
- \$29 for taxes
- \$100 fund dealer commission for administration compliance and oversight provided by the fund dealer, of which a portion goes to investment representatives for the services provided to clients, including financial advice and overhead expenses incurred by the firms providing those services



\*Additional sales charges may apply, as agreed upon between the client and the investment representative. Illustration assumes a front-end load structure, with a 0 per cent sales charge and a blended tax rate of 13 per cent. A fund's tax rate may vary as it is a blended tax rate calculated based on the mix of investors invested in that particular fund across all provinces. Additional fees and charges may apply depending on the series and options chosen.

88-1971N

## Realizing the value of the right advice

It shouldn't be surprising that 81 per cent of fund investors have confidence in mutual funds as an investment solution.\*

We can offer you choice, flexibility and the comfort of knowing you're invested in a product that is aligned with your individual goals and aspirations.

Offering the right mix of strategically selected assets is at the centre of every strong portfolio.

Because your investment is managed by experts who follow this principle and manage costs and risks through me, you have access to strong products and solutions that you would otherwise not have access to on your own.

\* IFC/Pollara. Canadian investors' perceptions of mutual funds and the mutual fund industry 2013

