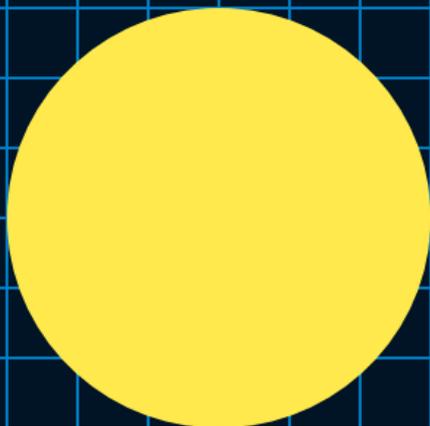
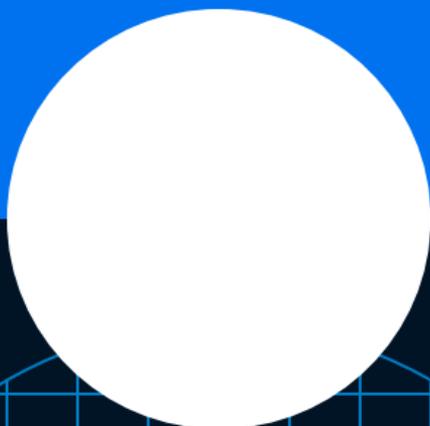




# THE VALUE OF ADVICE

EFFECTIVE:  
September 2023



# OUR VALUE

At ATB Wealth, we provide a team of experts to manage your investments and assist you in achieving your financial goals. We have the dedicated knowledge and education to provide you with expertise, advice and product solutions to help you plan and achieve your dreams.

Compare us to other firms and you might be surprised at how much more value is built into an ATB Wealth account. We set ourselves apart from the industry by providing leading-edge advice and service alongside managed solutions that meet your individual needs, all while keeping our fees low so your portfolio can grow.

**For more information,  
contact your ATB Wealth  
advisor or stop by any  
ATB Financial branch.**

# WHAT VALUE DOES A FINANCIAL ADVISOR OFFER?

The keys to successful investing include seeking expert advice, being informed of the options available and having a well-constructed plan. Experience tells us that investors who seek and receive professional advice and have an advisor-directed financial plan have savings up to four times larger than self-directed investors.

## Expert financial advice can help you:

- build assets for a more comfortable retirement;
- select the most tax-efficient investment vehicles for your situation;
- protect yourself against poor financial decisions;
- avoid emotional investing habits; and
- accumulate greater wealth through better savings behaviour.

## In addition, a professional and knowledgeable financial advisor can:

- evaluate your overall financial situation;
- tailor a financial plan around your risk tolerance and goals;
- help you stay on track and maintain a long-term investment perspective;
- monitor and review your portfolio; and
- provide access to other financial experts and resources.

## Our commitment to continuing education and a culture of learning.

ATB Wealth's unique one-on-one training with our own coaches enables our financial advisors to connect deeply with clients, understand their financial goals and empower them to achieve those goals.

# THIS IS OUR PLEDGE TO YOU:

At ATB Wealth, we place your interests first. Our advisors are honest, straightforward and transparent. We communicate in such a way that all investors, no matter their knowledge or experience, can understand. We ensure fair client fees. We will be accountable should something go wrong and we expect our firm to do what is right for our clients. We demand ethical behaviour from our advisors and all ATB Wealth employees. Our ultimate goal is to lead the industry through our unwavering commitment to our clients.

## Our pricing philosophy

We are committed to providing you with a plan and investment strategy that's right for you. Our philosophy on fees is part of that commitment. This is achieved through a combination of:

- No 'front load' commissions or redemption fees.
- Investment products sourced for below-average management expenses.
- Low client-directed registered plan and other account fees.

### **1 No mutual fund commissions or redemption fees**

Many firms charge either a 'front load' commission at the time of purchase, or a 'back load' redemption fee. ATB Wealth offers its mutual funds at a 0% front load and no redemption fees.

### **2 Below-average management expense ratio**

The management expense ratio (MER) of a mutual fund is the total of all management fees, operating expenses and GST paid, expressed as a percentage of the fund's net asset value.

### **3 Low client-directed registered plan fees and other account fees**

'client-directed' registered plans that offer access to a range of investments and the ability to hold cash typically charge an annual registered account fee ranging from \$25 to \$125. These fees reflect the costs of administering registered plans. ATB Wealth offers a client-directed registered plan that can hold cash, stocks, bonds and any eligible mutual fund, at a low annual fee of \$50.

# TRANSPARENT SERVICE FEES

We are dedicated to the transparent reporting of all fees associated with your investment accounts.

Equity Trading Fees	2% of trade value minimum \$100/trade
Annual Registered Plan Fee (per account)*	\$50
TFSA and RESP	\$25
RSP De-Registration (full or partial)	\$25
FHSA Non-Qualified Withdrawal	\$25
Excess RRIF Withdrawal	\$25
Account Transfers to another financial institution or dealer	\$125
Partial Account Transfers to another financial institution or dealer	\$75
Short-term Trading Fee	up to 2% as charged by the mutual fund company
Certificate Registration/Transfer of Ownership	Regular \$100 Rush \$200
Private, Mortgage Investment Corp., or Small Business shares	setup \$250 annual fee \$200
Estate and Legal Securities Transfer (per account)	\$100
Restricted Securities Transfer (per security)	\$200
Other Special Security Transfer Requests	\$100 or applicable transfer agent fee
Confirmation Replacement	\$10
Statement Replacement	\$10
Account Investigations	\$30/hr (min. \$30)
Issue Certificate	\$25
Wire Transfers	\$25
Returned Items (NSF)	\$25
Stop Payment	\$10

\* Fees will vary for clients enrolled in managed and fee-based accounts. Taxes, where applicable, will be added to these fees. For fees on additional services not covered in this schedule, please contact your advisor.



## ATB Securities Inc.

ATB Securities Inc. (ATBSI) is a wholly owned subsidiary of ATB Financial (ATB) and is a licensed user of the trademark ATB Wealth. ATBSI is a member of the Canadian Investment Regulatory Organization of Canada and the Canadian Investor Protection Fund. Securities are not insured by the Canada Deposit Insurance Corporation (CDIC), not guaranteed by ATBSI, ATB, the Province of Alberta, or any government agency. The value of and the investment return on securities are subject to market fluctuation. Mutual Funds are not insured by the CDIC, nor guaranteed by ATBSI, ATB, the Province of Alberta, or any government agency. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Unit values of mutual funds will fluctuate and past performance may not be repeated. Please read prospectus before investing.

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