Time to review your registered plan trust needs?

CANADIAN WESTERN TRUST

Canadian Western Trust

Over two decades of registered plan trustee experience

Acquired by Canadian Western Bank Group in 1996, and with over $11 billion in assets under administration, Canadian Western Trust is a federal deposit-taking institution and a member of the Canada Deposit Insurance Corporation.

Nationally servicing more than 1,250 client appointments, our Corporate and Group Services division provides trustee and custody services to brokerage firms, pension plans, investment managers, endowments and other investment pools.

CWT has two decades of experience offering registered plan trustee services and currently acts as trustee for more than 540,000 registered plan accounts with total assets of $36 billion. With trust services available coast to coast, we pride ourselves on being an industry leader in today's ever-changing financial services environment. Our *Service You Can Trust®* philosophy is centered on providing clients a rapid response, strong attention to detail and a flexible, solution-oriented approach.

Proven Trustee Expertise	We act as a trustee for many investment dealers representing more than 540,000 registered plan accounts and total assets exceeding $36 billion.
Complete Service	More than simply an account for your clients' funds, our service model includes ongoing information sharing on industry issues that affect your firm, as well as proactive assistance for your Operations Team.
Tailored Solutions	We understand each of our client partners has needs unique to their business. At CWT, we're known for creating flexible products and service offerings tailored to a firm's specific requirements.
Relationship Driven	We will build a strong and ongoing relationship with you and your firm's key stakeholders; understanding your business helps us provide the responsive and accessible client service we're known for.
Value	CWT's client-first approach and experience provides notable value for our services with our competitive interest rates and fee arrangements.

Service and relationship

Personalized service and accessible expertise

CWT believes that every client deserves a skilled Operations and Relationship Management Team to ensure that their account operates as efficiently as possible. We offer:

- A Relationship Management Team dedicated to providing smooth onboarding and support at the relationship-level
- An Operations Team dedicated to providing expert day-to-day operations
- Accessible client service and expertise – our clients deal directly with a dedicated service team

Simple, straightforward, and cost-efficient transfers

CWT has considerable experience transitioning clients from other trust companies. When it comes to moving your registered plan trustee service to CWT, our goal is to make the transfer as smooth as possible. We provide:

- Simple, straight-forward transfers
- Ongoing operational assistance and relationship management along the way
- Assistance with updating applications, declarations of trust, etc.

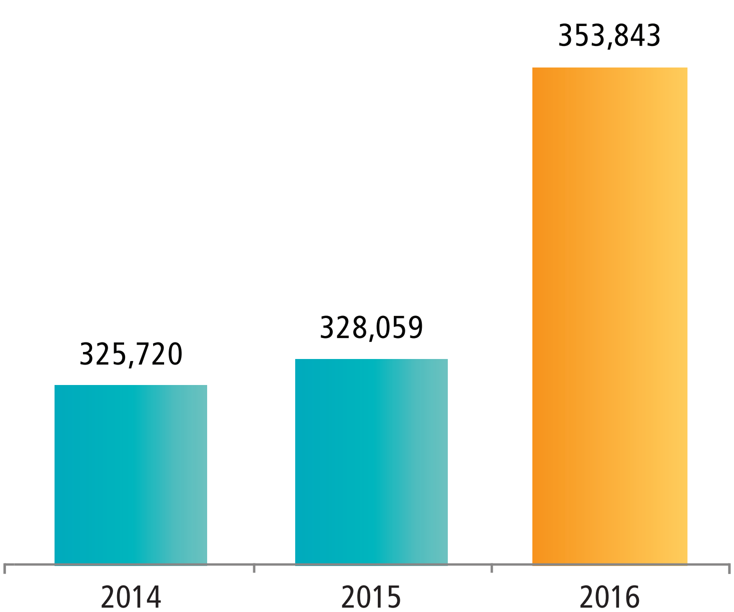
CWB Financial Group

The dependable bank behind CWT

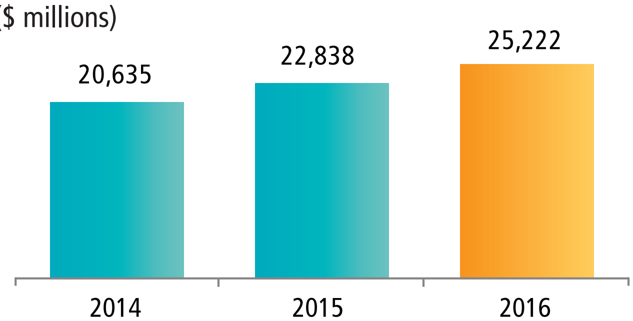
CWB Financial Group (TSX:CWB) represents the only Schedule 1 bank in Canada specializing in mid-market commercial banking. Clients recognize CWB for our in-depth knowledge of targeted segments within Canada's commercial banking industry and our unique brand of personal service. Shareholders value CWB's strong track record of high-quality, industry-leading growth, conservative approach to risk management and consistent profitability.

CWB Financial Group has grown to become the seventh largest financial services organization in Canada, in terms of market capitalization, by taking a relationship-based approach to business and personal banking. We offer highly responsive specialized financing solutions through CWB Equipment Financing, National Leasing, CWB Maxium Financial, CWB Franchise Finance and CWB Optimum Mortgage, trust services through Canadian Western Trust and comprehensive wealth advisory services through CWB Wealth Management.

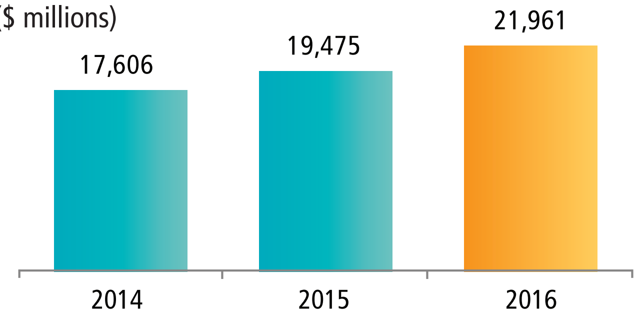
Pre-tax, Pre-provision Income ($ thousands)



Assets ($ millions)



Loans ($ millions)



The expertise we deliver

- Act as registered plan trustee for all registered accounts, including RSPs, RIFs, RESPs, RDSPs and TFSAs
- Hold uninvested cash balances with daily net settlement
- Pay CDIC premiums for client cash balances eligible for CDIC coverage
- Provide agency agreement documents
- Register specimen plans with CRA
- File updated application forms, declarations of trust, and locked-in addenda with applicable regulators
- Respond to any questions on the administration of registered plans, providing guidance and oversight to your Operations Team as required

Value added services

In addition to that, CWT provides value added services, including:

- **Reference Manual** – CWT provides a comprehensive, regularly updated *Self-Directed Registered Products Manual* that is provided to all registered plan trust clients as a reference, and is updated as regulatory and legislative changes dictate
- **Locked-in Reference Guide** – With 10 different pension regulators, we recognize that locked-in plans are often a challenging area for our registered plan trust clients. To assist, CWT created and maintains a *Locked-in Reference Guide*. This guide provides links to the regulators' websites addressing the most common provisions, commonly accessed forms, and reference points to provisions in the statutes
- **Legislative Updates** – CWT monitors legislative and regulatory changes that affect registered plans. We proactively communicate relevant information to key contacts at your firm
- **Annual Review** – CWT will perform an annual review of your registered account procedures and documentation. We will provide feedback to the appropriate contacts based upon the findings of this review and will schedule and facilitate additional training if and as required
- **Executive Updates and Presentations from Subject Matter Experts** – From time to time executives from CWB will provide regular updates on the performance of CWB Financial Group. Additionally, CWT will give presentations and training on topics of interest (e.g. overview of locked-in rules by province) either onsite or via webinar

Contact Al Spadaro today

With our growing position as one of Canada's leading registered plan trust providers, we're pleased to introduce Al Spadaro, CWT's dedicated National Director of Business Development, Broker/Dealer Trustee Services. Based in Toronto, and with over 30 years of national financial services experience in senior management positions at some of Canada's largest financial institutions, Al is your dedicated contact for the personalized service Canadian Western Trust is known for. Contact Al Spadaro for a customized and full review of your registered plan trust cash custody needs. Visit **cwt.ca/bare-trust** for more information.

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