



Less volatility. More stability.

Improving portfolio outcomes
with alternative investments.

A smoother journey to your investment goal

Reduce portfolio volatility with a multi-strategy approach to investing in alternative assets

For many years, investing in alternative strategies was the sole domain of large-scale government and institutional investors who could deal with its complexity and meet the high price of entry. To the individual investor, these investments were practically untouchable.

Alternative assets and strategies have the ability to balance out the volatility of returns in an investor's portfolio, provide better portfolio outcomes, and give investors a smoother ride towards achieving their investment objectives.

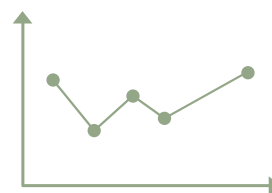
IPC Private Wealth investors now have access to this valuable asset class through a Multi-Strategy Alternatives mandate – a strategy that is added to diversified portfolios.

What are alternative investments?

To the average investor, the name – alternative – may conjure thoughts of unusual holdings and higher-volatility strategies. In general, alternatives are assets and strategies that fall outside traditional investments in stocks or bonds. Common alternative investments include real estate, infrastructure, private equity, hedge funds and private debt. Alternatives can be growth oriented, yield producing or a hybrid of both.

When measured by risk and return, alternatives fall between fixed income and equities. They offer higher potential returns relative to fixed income investments but are usually less volatile than traditional equities. For this reason, alternatives can be an important piece of a fully diversified portfolio, particularly for investors who have accumulated wealth, as it helps preserve and grow capital.

Less volatility, more stability



Alternatives are selected not just for their inherent characteristics, but also for their complementary effect on an overall portfolio.

Because of their low correlation to equities and fixed income, alternatives tend to react differently to economic and market triggers. So when traditional investments are losing value, alternatives are more likely to hold their own or gain in value. Simply put, when one investment zigs, the other may zag. The net effect: the impact of market volatility on your portfolio's performance is potentially reduced.

Alternatives also provide investors with additional sources of return such as price appreciation from real assets, or returns that are independent of market movement. So, year after year, as you pursue your investment objectives, you can take comfort in the more stable performance of your portfolio.

Why Alternatives?

- Enjoy decreased portfolio volatility and smoother returns.
- Gain enhanced diversification and minimize investment risk.
- Preserve capital and rest easier with greater downside protection in periods of market stress.
- Earn additional sources of income to enhance overall portfolio outcomes.

Authentic Alternatives

At IPC Private Wealth, we take an approach that gives you exposure to authentic alternative investments. This means your portfolio will gain exposure to a wide range of specialized alternative strategies. Our approach is built on three key principles:

1 Exposure to multiple alternative strategies

Each type of alternative investment, from infrastructure to real estate and hedge funds to private equity, offers its own unique benefits. The IPC Private Wealth Multi-Strategy Alternatives mandate is diversified across multiple alternative strategies to create a blend of attributes, while avoiding concentration in only one or two categories.

2 Enhanced diversification brings greater opportunities

By including an allocation of alternative assets and strategies to well diversified portfolios, investors gain the opportunity for better investment outcomes over the long term.

3 World class investment specialists

We objectively research and select best-in-class, independent investment managers who each have expertise in a specific category of alternative assets. As a result, our investors have access to leaders in alternative investing from around the globe.



Real Estate

Real estate includes investments in residential, industrial, and commercial property and related securities. They deliver stable income streams and the potential for attractive returns.



Infrastructure

Infrastructure includes investments in projects that cover various sectors including transportation, energy, utilities, and communications. Assets that serve the public tend to be less vulnerable to changes in the economy over time. They provide consistent income for a fixed period, and act to protect returns from rising inflation.



Private Equity

Private equity investments are investments in securities that are not traded on public markets. These securities tend to have longer time horizons and can provide the opportunity for higher yields over time.



Hedge Funds

Hedge fund managers invest in a variety of investments, and employ a range of flexible risk management strategies. Because of their active approach to managing risk, hedge funds provide investors the opportunity to benefit from different sources of returns while limiting risk. They aim to earn a steady return in positive markets while preserving capital in down markets.

Talk to your IPC Advisor

If you would like more information about IPC Private Wealth and how Alternative investments can improve your portfolio outcomes, please contact your IPC Advisor.

I P C P R I V A T E W E A L T H

Management fees and expenses may be associated with Alternative fund investments. Please refer to the IPC Private Wealth Client Agreement for more information. An Offering Memorandum pertaining to Alternative fund investments is available upon request. Alternative fund investments are not guaranteed, their values change frequently and past performance may not be repeated.

IPC Private Wealth is a division of IPC Securities Corporation. IPC Securities Corporation is a member of the Canadian Investor Protection Fund.