

## Frequently Asked Questions (FAQ)

- 1) **How do I buy your funds?** *You can buy the funds either directly from us or through most brokerage firms. To buy directly from Leith Wheeler, simply complete an application form (click on the "Getting Started" button) and mail them to our office along with a cheque payable to our custodian, CIBC Mellon Trust Company.*
- 2) **Can I buy your funds through my broker?** *Most brokerage firms sell our funds. Check with them to see what the cost will be to buy our funds through them, however. Because we do not pay any trailer fees or commissions to third parties to sell our funds, they may charge the client a fee directly to purchase or sell.*
- 3) **Who can buy your funds?** *Leith Wheeler Investment Funds can be bought by residents of BC, Alberta, Saskatchewan, Manitoba and Ontario.*
- 4) **What is your minimum investment amount?** *\$25,000 if you buy directly from us. \$5,000 if you buy through a third party dealer.*
- 5) **Can it be split among more than one fund?** *Yes. The minimum investment per fund is \$1,000.*
- 6) **Can the minimum investment be split among family members?** *The \$25,000 applies per account if held directly with Leith Wheeler.*
- 7) **What is your minimum subsequent investment? What about for an automatic monthly purchase (PAC)?** *\$1,000 for each subsequent lump sum purchase or withdrawal. If you are making an automatic monthly contribution (PAC), \$100 per month.*

8) **What other institutions can I buy your funds through:**

- ATB Securities
- Berkshire Securities
- Blackmont Capital
- BMO Nesibtt Burns
- Canaccord
- CIBC
- Credential Asset Mgmt
- Dundee Private Investor
- Global Securities
- GMP Securities LP
- HSBC
- Leede Financial
- MD Management
- NBCN
- PI Financial
- RBC
- Scotia McLeod
- TD
- Ten Star Financial
- Tradex

9) **Do I make my cheque payable to Leith Wheeler?** *The funds are held separately from Leith Wheeler's corporate assets, in trusts by our custodian. Please make the cheque payable to our custodian, CIBC Mellon Trust Company.*

10) **Why is my cheque not payable to Leith Wheeler?** *The Funds are trusts and as such are held by a custodian. Therefore the assets of the trust are kept completely separate from Leith Wheeler's corporate assets.*

11) **What is the minimum holding period for your funds?** *We wait 10 days for the cheque to clear. After that, there is not a minimum holding period.*

12) **How often do you send statements?** *Quarterly. Confirmation notices are sent after each transaction.*

13) **What are the costs to buy, sell or switch between funds?** *None if the funds are held directly with us. Please check with the other institution if you have bought our funds through them as changes may apply.*

14) **What are the costs to transfer out should I decide to do so in the future?** *Zero if held directly with Leith Wheeler. Please check with the other institution if you have bought our funds through them as charges may apply.*

- 15) **How do I transfer my RSP account to Leith Wheeler? How long does it take?** *Depending on the transferring institution and time of year, RSP transfers typically take 2–4 weeks. Pension transfers can take longer and these times can also be longer during “RSP season”. We follow up regularly with the transferring institution until the funds arrive.*
- 16) **How do I transfer my non-registered (cash) account to Leith Wheeler?** *The quickest and easiest way is to simply redeem the funds from the other institution and have them issue a cheque to you. Then you send a cheque to us along with written investment instructions or application form.*
- 17) **How do I change my holdings in my LW account?** *We need signed, written (emailed instruction is not acceptable). Mail this instruction to our office or send a fax to us at 604-683-0323 or 1-866-923-0323. Instructions received prior to 1pm Pacific Time will be executed that day (assuming all documentation is complete). Instructions received after 1pm Pacific Time will be executed on the next trading day.*
- 18) **Can I transfer my pension plan from my former employer to Leith Wheeler? How do I do this?** *If you have left your employer, you may be able to transfer your pension plan. You would complete RSP application forms for a Locked-In Retirement Account (LIRA) and a transfer form T2151. For further information, please contact us at 1-888-292-1122.*
- 19) **How do I decide what to invest in?** *We offer a family of no-load investment funds for clients to hold in their Leith Wheeler accounts. Please contact one of our Investment Funds Advisors at 1-888-292-1122 and they will be pleased to help you create a portfolio customized for your individual needs.*
- 20) **Can I view my account online?** *Unfortunately we are not able to provide this service at this time, but the fund prices are updated daily and can be obtained from our website. We are presently working on providing online access for our clients and hope to have it available later this year.*
- 21) **Who do I call for help?** *Call us at 604-683-3391 or 1-888-292-1122.*