



### **Vision**

Excellence in financial services and advice to public sector employees and their families.

### **Mission**

To provide professional financial advice to public sector employees and their families.  
To provide high-quality mutual funds and other investments at low cost.



# 66<sup>th</sup> Annual General Meeting

April 22<sup>nd</sup>, 2026

# 66% of Tradex Funds in Top Quartile over 1,3,5 & 10 years! 201 Cdn Fixed Income & 1,088 Global Equity

**Tradex**.ca   
since 1960  
depuis 1960  
mutual funds for the public service  
fonds mutuels pour foctionnaire

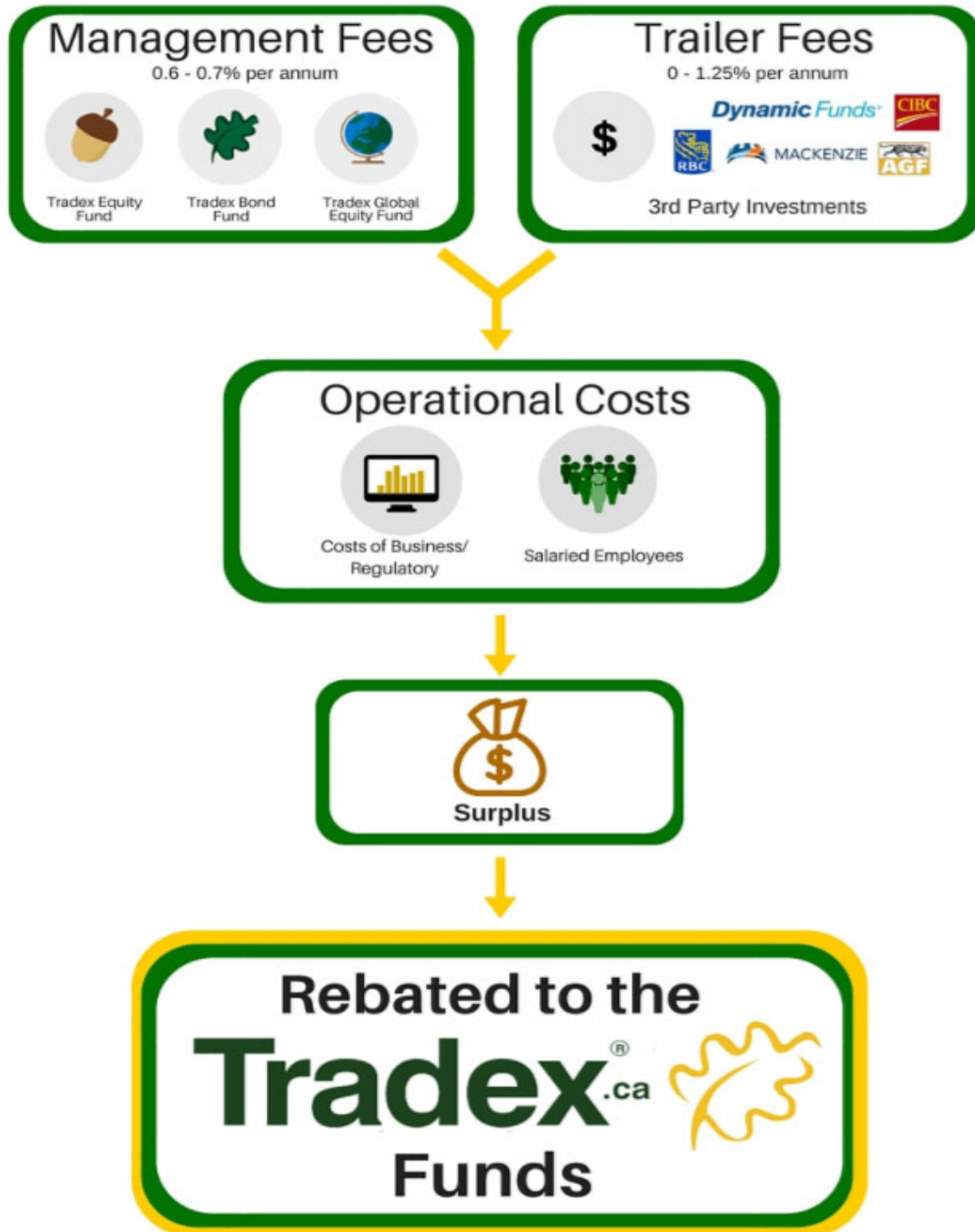


# Record Assets

Assets Under Management as of February 27:

**\$596,601,000**

Total Rebates **Over \$3.1MM**  
in the Past 5 Years



# Healthy Rebates in 2025



**\$678,000**

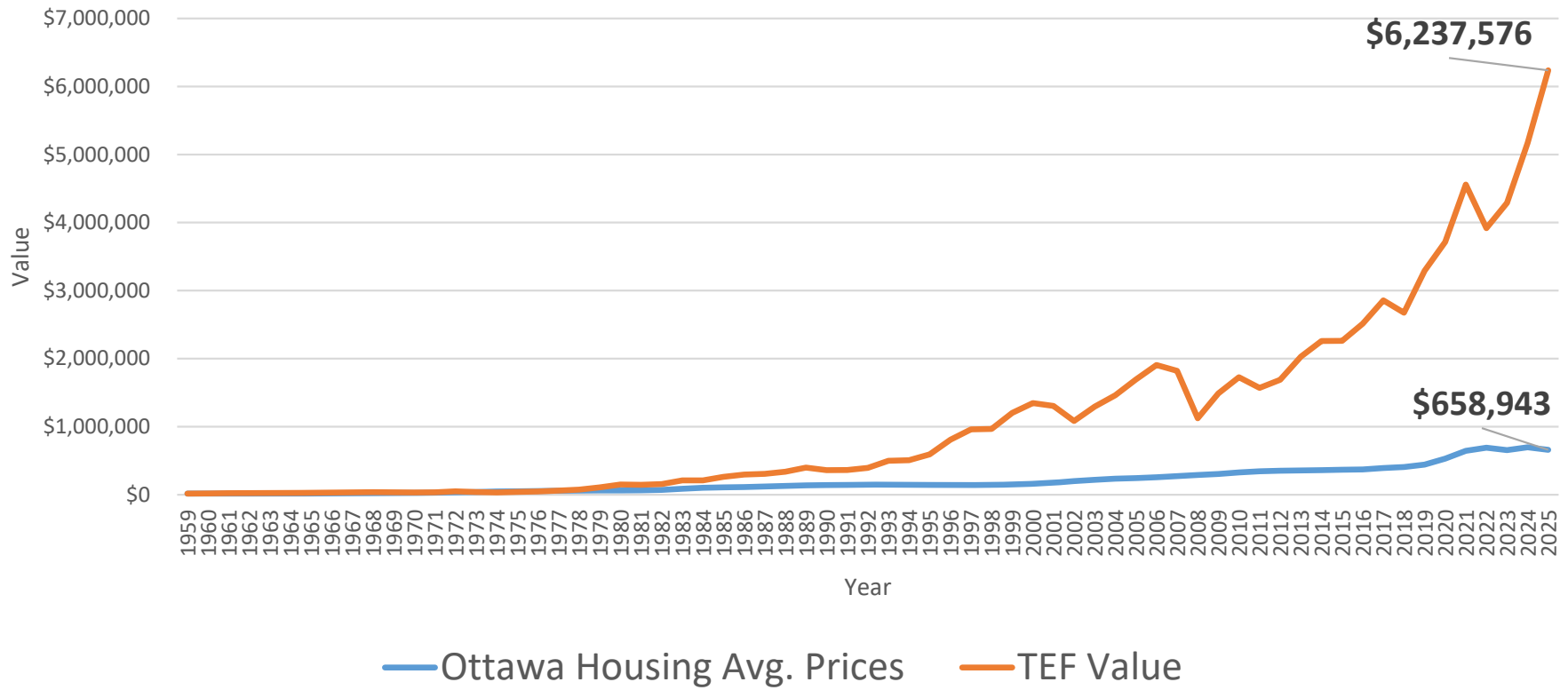
**Total Rebates Over \$3.1MM in the Past 5 Years**

2024	2023	2022	2021
\$700,600	\$339,000	\$734,500	\$649,750

# Industry Leading Expense Ratios

	2025 MER	2024 MER		Median Fund for Category MER	Savings
Tradex Equity Fund	1.02%	0.97%		2.29%	55%
Tradex Bond Fund	1.18%	1.09%		1.24%/1.80%	5%/34%
Tradex Global Fund	2.81%	2.75%		2.25%	
Discount movement	2.73%	1.80%			
Underlying Funds expenses	0.91%	1.00%			
Direct Expense	1.90%	2.06%			16%

## Ottawa Housing vs Tradex Equity Fund



# Partnerships & Sponsorships



National Association  
of Federal Retirees

Association nationale  
des retraités fédéraux



# Prepare Today for a Brighter Tomorrow with Tradex

One of the best ways to prepare for retirement is to attend a pre-retirement course. The National Association of Federal Retirees has partnered with Tradex, GERAS Centre for Aging Research, and a Certified Pension Presenter, to offer a two-day Pre-retirement webinar at the special introductory price of \$145, which includes:

- A year's membership with Federal Retirees
- A personal financial assessment (retirement income projections and portfolio review) offered by Tradex
- A presentation from a Certified Pension Presenter to gain some insight into the process of transitioning from federal public service employee to pensioner
- The course material



**May 4-5  
(English)**



[Learn More >](#)

**June 29-30  
(English)**



[Learn More >](#)

**Oct. 19-20  
(English)**



[Learn More >](#)

**Nov. 2-3  
(English)**



[Learn More >](#)

**Subscribe to receive news about upcoming Pre-Retirement Courses for Federal Public Servants**

**Name**



You've heard  
about the **Early Retirement  
Incentive...**

Tradex Management Inc.  
www.tradex.ca | 1604-340 Albert St., Ottawa, ON K1R 7Y6  
(613) 233-3394 | 1-800-567-3863 | advice@tradex.ca

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Tradex Management Inc.

Published by LeadConnector · March 19 ·



You've heard about the Early Retirement Incentive. But what does it actually mean for YOU? 📌 ...  
See more



*Knowing you might be **eligible** is one thing.  
Knowing what it **actually means** for your  
**retirement...***

***That's where we come in!***

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# EARLY RETIREMENT READINESS



**Tradex**.ca  since 1960  
depuis 1960  
mutual funds for the public service  
fonds mutuels pour fonctionnaires

- Preparing effectively for early retirement INCENTIVES and WORKFORCE ADJUSTMENT

12/10/2025 1



Received a **WFA** notice?  
**Here's what to do next...**

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Mark Your Calendar

# The guidance you've been looking for.

Expert-led sessions on retirement, tax, and estate planning



Thursday, May 14: 12:00 PM - 01:30 PM EST

## Advanced Care & Estate Planning Panel

### Hosted By Applaud

- Submit questions in advance
- Live Q+A with experts
- Advanced care directives
- Estate planning essentials



Wednesday, May 20, 2026 12:00 PM EST

## Tax Efficient Strategies in Retirement

### Presented by Jacqueline Power from Fidelity

- TFSA vs. RRSP decision-making
- Pension income splitting
- CPP/QPP timing strategy
- Recent tax & policy updates

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## **The Tradex 66th anniversary** **\$66 New Member Incentive**

Tradex is proud of its 66-year history of serving public sector employees and their families. To show our appreciation and to build our membership, as part of our 65th anniversary celebration, we are introducing a \$66 client referral incentive. For a limited time only, when a Tradex Member refers a new client to us, both the existing Member and the new Member will each receive \$33! This is just another way to show you that *Tradex Is Different!*

- Simply complete and send this form to us by mail, fax, email or have the new Member bring it to the introductory meeting with Tradex.
- Please note that minimum investments apply (\$100 monthly through pre-authorized deductions from a bank account or \$1,000 through a lump sum investment for Tradex funds.)

### **Tradex Referral Form**

#### **Existing Member:**

Name \_\_\_\_\_

Please select one of the following:

- Credit my Tradex account with \$33
- Send me a \$33 cheque to my home.
- Alternatively, credit the entire \$66 to the new Member's account at Tradex

\_\_\_\_\_

Existing Member's Signature

#### **New Member:**

Name \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_

Telephone # \_\_\_\_\_

Email \_\_\_\_\_

To complete the application process, please contact me:

- By telephone
- By email

\_\_\_\_\_

New Member's Signature

Please note: Government regulations require that this offer not be applicable to certain types of accounts.  
340 Albert Street, Suite 1604 Ottawa, Ontario K1R 7Y6  
Tel: 613-233-3394 • 800-567-3863 • Fax: 613-233-8191 • 877-492-3863  
e-mail: [info@tradex.ca](mailto:info@tradex.ca) • Web site: [www.tradex.ca](http://www.tradex.ca)

# Tradex Services

## Free

- Investment advice
- Monitoring of funds and markets
- Financial planning
- Portfolio reviews
- Financial forecasting

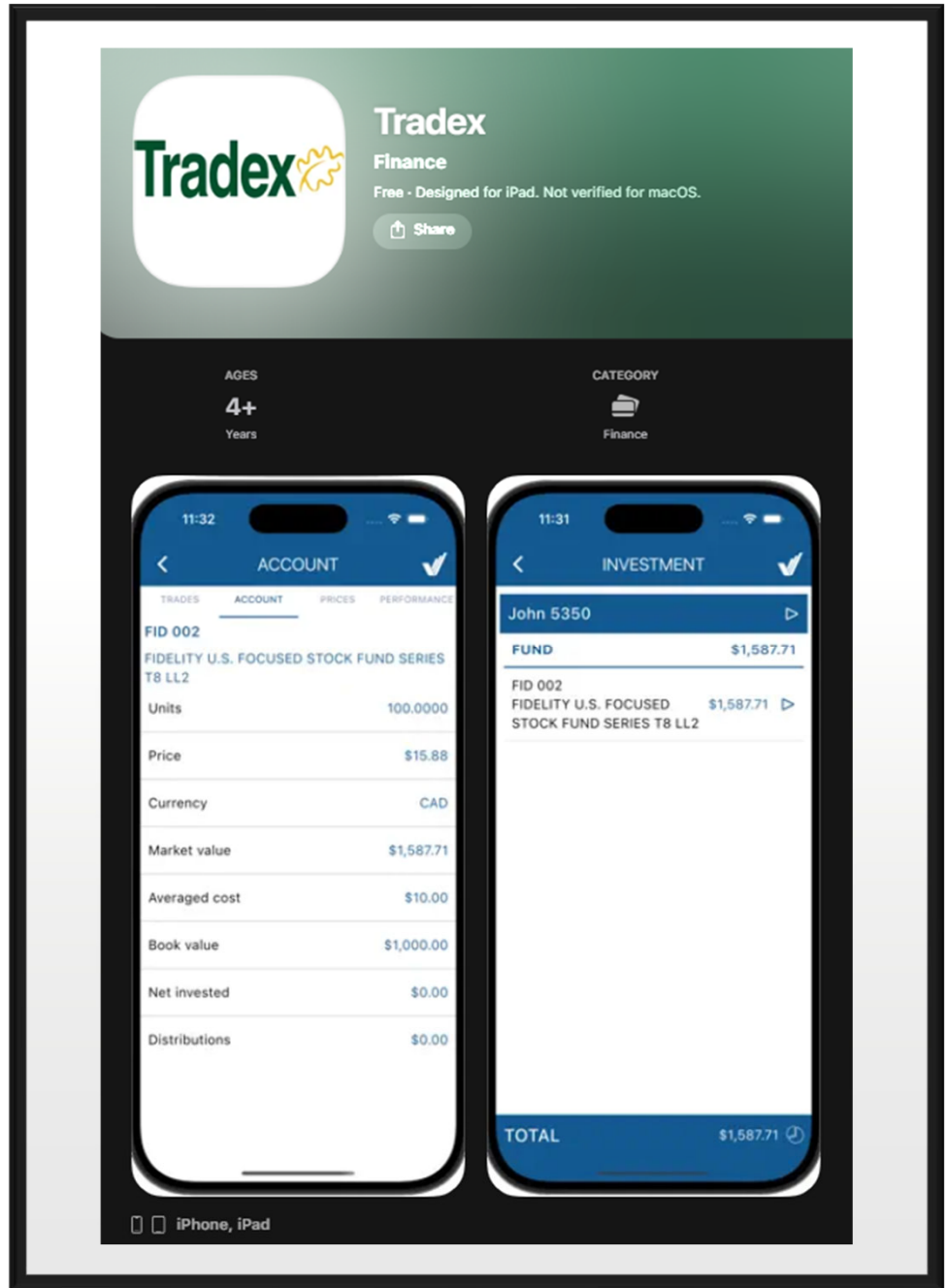
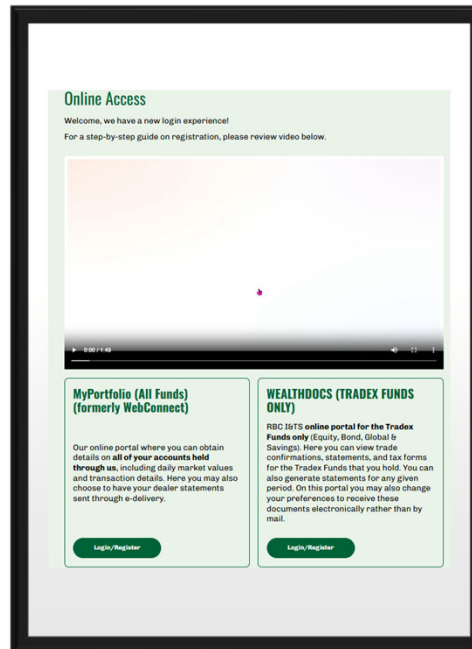
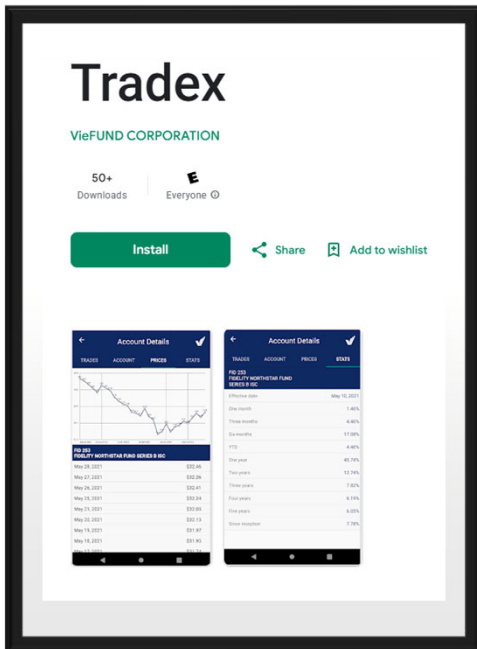
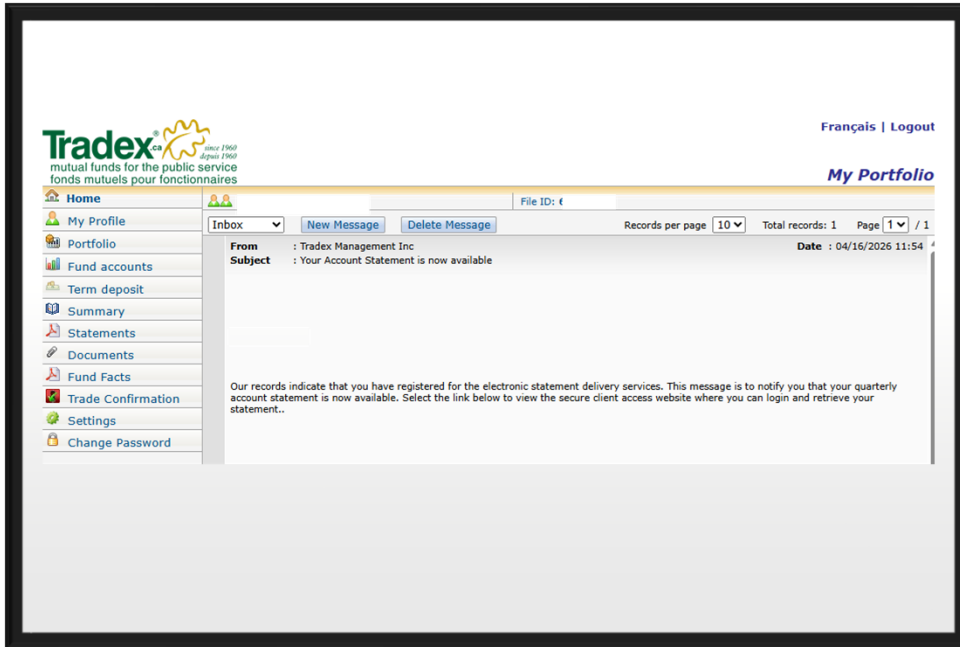
## Access to

- Qtrade
- Over 5,000 mutual funds
- Over 400 ETFs
- A range of GIC issuers
- No annual fee self-directed plans
- Manulife Bank mortgage products

- Reimbursed transfer fees
- Premium and discount 3<sup>rd</sup> party pricing options
- Fee-based account option
- Online access and electronic statements

## Life insurance products

- Annuities
- Life insurance
- Segregated Funds



# Board of Directors



**Christine Allison**  
Director and Vice-Chair



**Christine Thomas**  
Director



**Chuck Hamilton**  
Director



**Dena Palamedes**  
Director, Treasurer and  
Chair of the Audit  
Committee



**Irit Weiser**  
Director and Corporate  
Secretary



**David Plunkett**  
Director



**Tom Macdonald**  
Director and Chair



**Blake Johnston**  
Director



**Philip Charko**  
Director

# Tradex Team



**Blair Cooper**  
President & CEO



**Natalya Calabina**  
Chief Financial Officer &  
Chief Compliance Officer



**Jorn Lewis**  
Director of Financial  
Advice and Member  
Service



**Luc Bisailon**  
Financial Advisor



**Angele Ndiaye**  
Unlicensed Financial  
Advisor Assistant



**Isla Foss**  
Bookkeeper



**Conor Doyle**  
Investment Associate



**Nadya Krivozubova**  
Unlicensed Financial  
Advisor Assistant



**Leonard Kim**  
Financial Advisor



**Natalia Sanduleac**  
Unlicensed Financial  
Advisor Assistant



**Lanka Kunert**  
Administrative Assistant



**Veronica Balloch**  
Unlicensed Financial  
Advisor Assistant

# Service Providers

Auditor: PwC

Funds Back Office: RBC Investor Services

Legal Counsel: Borden Ladner Gervais



Investor  
Services

**Rashmi Patel |**  
Director, Relationship Management |  
RBC Investor Services Trust

The logo for Borden Ladner Gervais (BLG), consisting of the letters 'BLG' in a bold, gold, sans-serif font.

Borden Ladner Gervais



**pwc**

# Investor Representatives



Tradex Equity  
Fund

**Harry Ruthnum**



Tradex Bond Fund

**Ross Miller**



Tradex Global  
Equity Fund

**Nicolas Todd**

## Independent Review Committee

Roger Leclaire

Robert Todd

Hanny Toxopeus



Thank you!



# Disclosure

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