

**Your tomorrow
should be as
rewarding as today.**

**Helping Canadian Public
Servants and their families
grow and manage their money.**



Tradex[®] 
Tradex. Stable, honest and enduring. Just like you.

As a Canadian Public Servant, you are committed to serving the needs of Canadians.

At Tradex, we are committed to serving the financial needs of Canadian Public Servants.

Tradex is one of Canada's oldest mutual fund companies, offering investment advice and financial services exclusively to past and present public sector employees and their families. The Tradex founders were public servants, so we understand the unique public sector environment, pensions and other benefits.

Tradex manages three proprietary Tradex funds and provides access to thousands of other mutual funds at low cost in Ontario, Quebec and British Columbia. Tradex offers GICs issued by a number of banks and trust companies and competitive high-yield daily interest savings accounts, as well as life insurance products for residents of Ontario.



100%
for public
sector employees

Over
2700
investors

Founded
1960

100%
investor-
owned

3
proprietary
funds

Sound financial advice designed to support your future needs and goals

Our team has a combined 100 years of service in the financial industry. We provide the best, professional client service available based on your needs.

We are not commission-driven. We operate on an at-cost basis, with the benefits going to our investors. Our advice is always free of charge, including financial forecasts, portfolio reviews and customized investment solutions. Based on your investment objectives, we help you select from among the best mutual funds available in Canada to build a predictable and comfortable future.

Four key attributes of the Tradex customer service experience.



Exclusive

Financial services for public sector employees and their families.



Low cost

We operate on an at-cost basis, with the benefits going to our investors.



Diversified

Client portfolios are built with a mix of asset classes and management styles.



Valuable

Mutual funds with low management expense ratios and strong performance.



Tradex history

1960:

Tradex Investment Fund Limited was founded by five members of Canada's foreign service.

1989:

The Tradex Bond Fund was launched.

1993:

Tradex Investment Fund Limited changed to Tradex Equity Fund Limited.

Today:

Tradex Management Inc. has over 2,700 investors and more than \$425 million in assets under administration.

2000:

Tradex began to distribute GICs and mutual funds from many other companies.

1999:

Tradex Global Equity Fund was launched.

1997:

The Tradex Funds became available to all past and present federal government employees, their families, and provincial and municipal government employees, including employees of Crown Corporations.

There are many financial and non-financial benefits to working with us.

Tradex is 100% investor-owned

Since we are investor-owned, we keep costs low to ensure that investors get full value for their money. We operate on an “at-cost” basis, with revenues in excess of operating and regulatory requirements rebated to the Tradex Funds annually.

Tradex offers a complete choice of mutual fund products

In addition to the proprietary Tradex Funds, Ontario, Quebec and B.C. residents can invest in thousands of other mutual funds through Tradex. Among the leading mutual fund families that can be purchased through Tradex are AGF, CI, Desjardins, Invesco, NEI, Fidelity, Mackenzie, Beutel Goodman and those of the six banks. Tradex offers life insurance products in Ontario.

Tradex saves you money

We don't charge account set-up fees. We don't take redemption, RRSP or transfer fees. We do not collect commissions on purchases of regular mutual funds. And when you want to move your money from one mutual fund to another or sell your units, there are no fees. The service fee of 0.5% on our fee-based accounts is much lower than the industry average, and we pay your annual intermediary administration fees.

You can transfer to Tradex at no cost

If you currently own mutual funds purchased at a bank, broker, discount broker or mutual fund dealer, you can transfer them into an account at Tradex and we will reimburse any transfer fees. If you currently hold funds with deferred sales charges, we'll help you minimize or eliminate the cost of switching to other funds that better achieve your goals.

Get sage advice anytime you need it

All investor contact is with our Ottawa head office, where you can ask questions and expect a speedy and accurate response. Investors are invited to our annual meeting in Ottawa to meet with the Tradex portfolio managers, Tradex Board of Directors and management.

Our compensation is transparent and fair

Like all mutual funds, an annual management fee is associated with the Tradex Funds. Our revenue comes from this fee and from trailing commissions or service fees paid to us when you hold non-Tradex funds through us. Since the trailing commissions that we receive from non-Tradex mutual funds are already included in the funds' management expense ratios, holding these funds through Tradex does not add to your cost. Tradex advisors are salaried and don't have the pressure of sales targets.

Tradex investment vehicles: Funds of all styles and types

Tradex offers three proprietary mutual funds and also distributes a wide range of top-rated mutual funds issued by other fund companies. You have complete flexibility for tailoring your portfolio to meet your short and long-term goals.

The portfolio of each fund is managed by a well-regarded investment management company.

The Three Proprietary Tradex Funds

Tradex Bond Fund

For investors seeking preservation of capital and a steady income stream. 70% of the all-Canadian portfolio is invested in government or investment-grade corporate bonds. Up to 30% is invested in high-yielding equities such as preferred shares, REITs, Income Trusts and dividend-paying common stocks.

Tradex Equity Fund Limited

For investors seeking long-term growth. At least 50% of the Fund is invested in a diversified portfolio of common shares of Canadian companies with strong financial positions and good growth potential. The remainder is invested in a concentrated and diversified portfolio of similar quality U.S. and international stocks.

Tradex Global Equity Fund

For investors seeking long-term growth through global exposure. The Fund invests primarily in closed-end fund companies whose investments are principally in a diversified portfolio of equity securities of issuers that can be based in any country. This unique fund looks to capitalize on discount volatility to sustainably enhance returns.

Commissions, trailing commissions, management fees and expenses may all be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their performance may not be repeated.



Life insurance products

Tradex offers a range of life insurance products in Ontario, acting as an agent for a number of leading Canadian insurance companies.

GICs and daily interest savings accounts

Tradex distributes GICs for a number of banks and trust companies. Typically, we can obtain a considerably better interest rate for you than offered by the major banks. We also offer very competitive high-yield savings accounts. Canada Deposit Insurance Corporation (CDIC) protects eligible deposits up to \$100,000.

Non-registered, TFSAs, FHSAs, RESPs, RRSPs and RRIFs

Any investment, including mutual funds, ETFs, and GICs, can be held under the umbrella of a self-directed or intermediary plan. Tradex pays the annual fee for these plans, which few others can match for value.

Registered Education Savings Plans

RESPs provide very generous government grants (a minimum of 20%) as well as the ability to accumulate savings on a tax-deferred basis. As a result, they are a great way to save for a child's education, and we highly recommend setting up an RESP for your children or grandchildren.

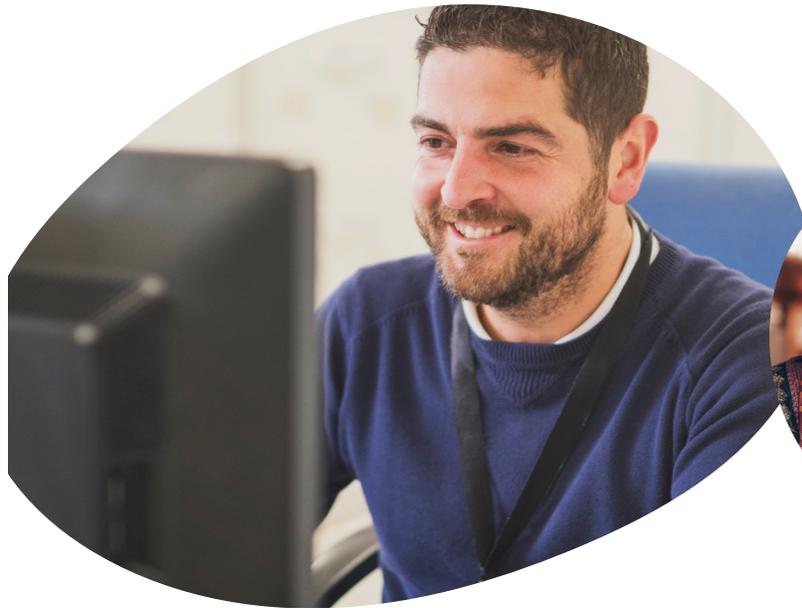
Tax-Free Savings Accounts

This program, which started in January 2009, enables Canadians to save on a tax-free basis. Unlike RRSPs, contributions to a TFSA are not deductible for income tax purposes, but investment income, including capital gains, earned in a TFSA is not taxed, even when withdrawn.

Tax-Free First Home Savings Accounts

The FHSA combines the best of both RRSP and TFSA. This program, which started in 2023, enables eligible Canadian homebuyers to save on a tax-free basis. Like RRSPs, contributions to an FHSA are deductible for income tax purposes, and investment income, including capital gains, earned in the FHSA is not taxed when withdrawn to purchase an eligible home in Canada or transferred to your RRSP or RRIF.





Make a sound investment decision and become a Tradex Member

We'll be pleased to help you no matter how large or small your investment portfolio is.

To become a Tradex Member, call us at (613) 233-3394 or 1-800-567-3863, visit our website at www.tradex.ca or visit the Tradex office in downtown Ottawa.



Tradex Management Inc.
Constitution Square
340 Albert Street, Suite 1604
Ottawa ON K1R 7Y6