

# Tailored servicing and safekeeping of corporate assets



# CWB Trust Services

## Over three decades of custody experience

Acquired by CWB Financial Group in 1996, and with over \$10 billion in assets under administration, CWB Trust Services (CWBTs) is a federal deposit-taking institution and a member of the Canada Deposit Insurance Corporation. Nationally servicing more than 1,300 client appointments, our Corporate Trust division provides trustee and custody services to brokerage firms, pension plans, investment managers, endowments and other investment pools. CWBTs' Corporate Trust division also offers registered plan trustee services and currently acts as trustee for more than 1.5 million registered plan accounts representing over \$90 billion in total assets. 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-orientated approach.

## Redefining value and service in custody expertise

At CWBTs our mission is simple: deliver genuinely personalized custody service under terms that maximize client value. We're proud to have built our reputation with the values that allow us to deliver our industry leading customer experience.



### Tailored Solutions

We understand every organization has unique needs. At CWBTs, we're responsive, attentive to detail and maintain a flexible, solution-oriented approach to ensure our offerings are tailored to the organization's specific requirements.



### Proven Expertise

Our Operations and Relationship Management teams have decades of experience in the custodial industry providing extensive pension and retirement benefit expertise.



### Relationship Driven

Our approach delivers a strong and ongoing relationship built on trust and personalized service.



### Value

CWBTs' combination of service and experience at a competitive fee level provides notable value for our services.



### Solid History

As a wholly owned subsidiary of CWB Financial Group, we adhere to a high standard of internal control and security. Given our proven history, our custody service enjoys an exceptional reputation across the country.

## Service and relationship

### Personalized service and accessible expertise

CWBTs believes that every client deserves skilled operations and relationship management support to ensure that their account operates as efficiently as possible.

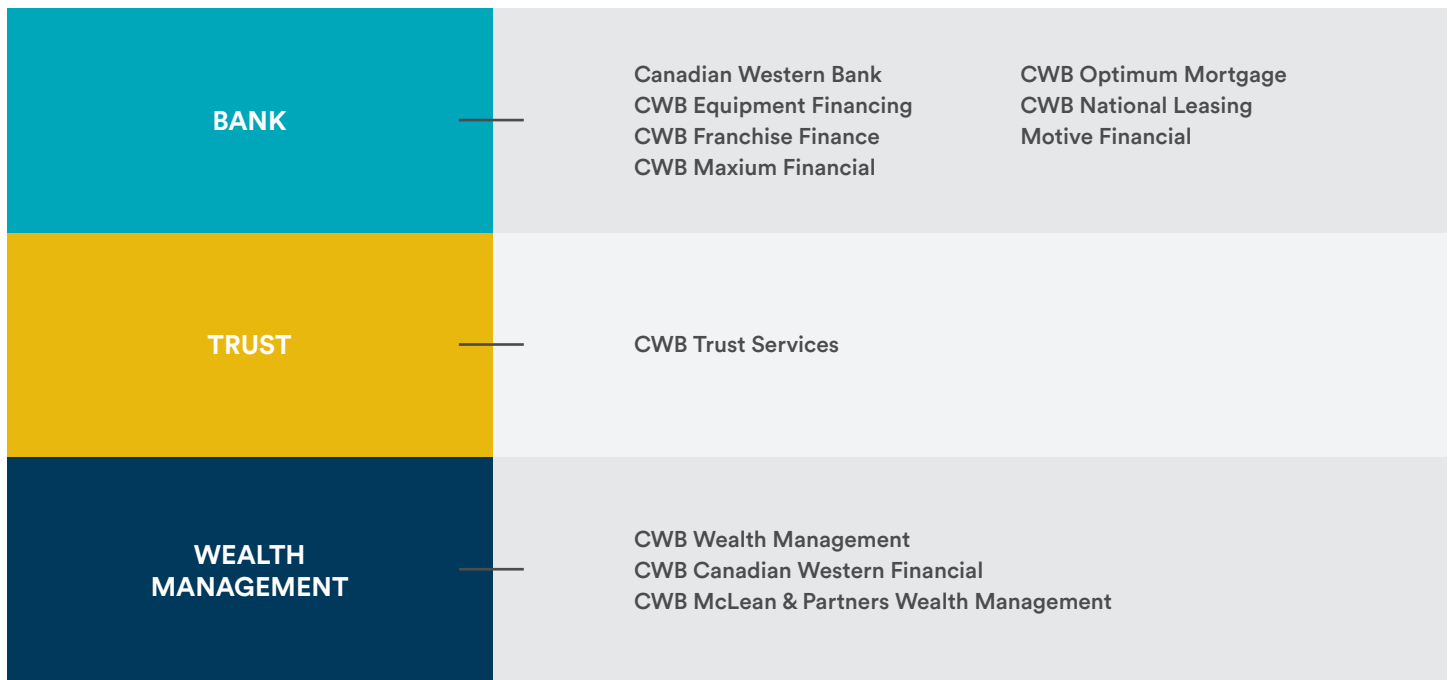
- A dedicated contact to provide smooth onboarding and support at the relationship-level
- An Operations team dedicated to providing expert day-to-day operations
- Over 150 years of combined expertise providing custody solutions

# CWB Financial Group

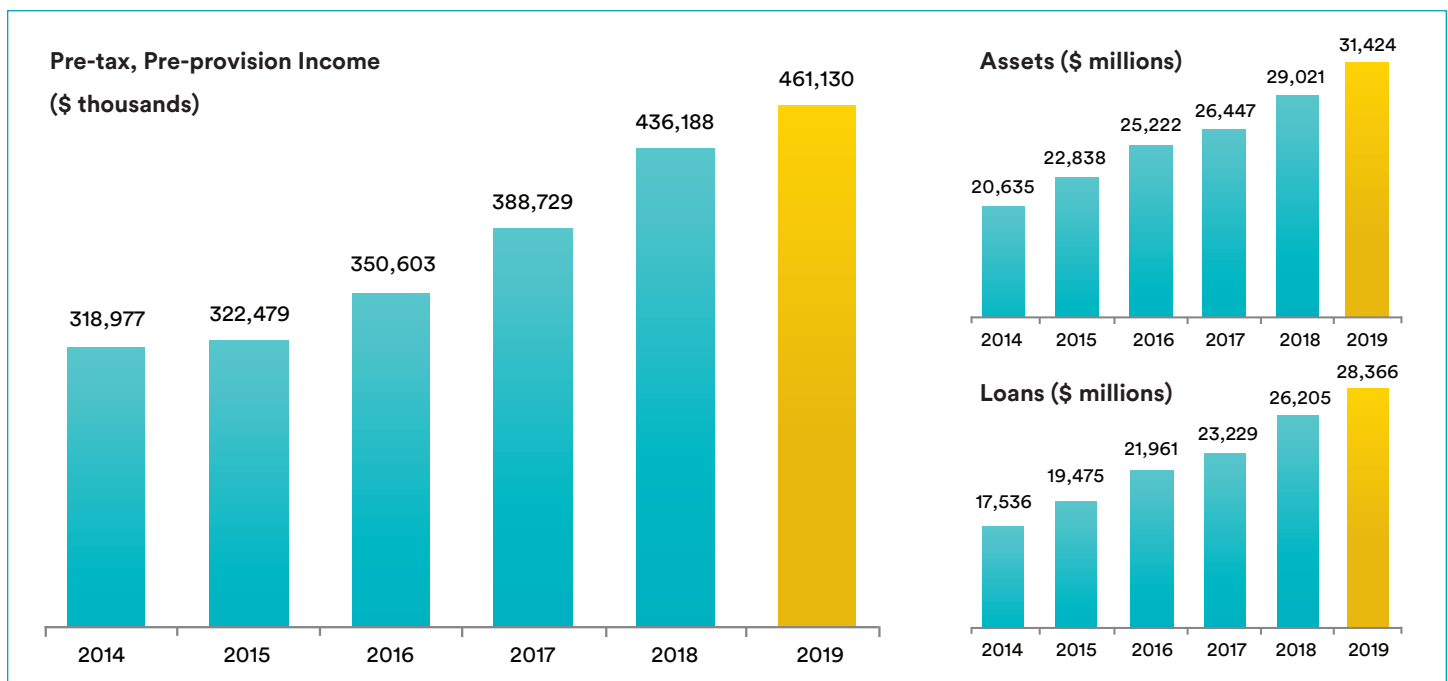
## The dependable bank behind CWBTS

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, CWB National Leasing, CWB Maxium Financial, CWB Franchise Finance and CWB Optimum Mortgage, trust services through CWB Trust Services and comprehensive wealth advisory services through CWB Wealth Management.



## A proven record of sensible growth



# Our custody and pension services

We offer safekeeping of assets, trade settlements, income collection and complete financial and regulatory reporting for:

- Retirement Compensation Arrangements
- Individual Pension Plans
- Registered Pension Plans (Defined Benefit and Defined Contribution)
- Group Retirement Savings Plans
- Stock Purchase Plans
- Profit Sharing Plans

CWBTS offers a full range of custody services suitable for a wide range of plans, including:

- Acting as custodian of the plan assets
- Safekeeping assets
- Accepting contributions
- Processing payments, as directed
- Settling all purchases, sales and/or redemptions of securities
- Processing dividends, interest payments, etc.
- Reporting and online account access
- Significant assistance with plan transition

## Reporting capabilities

### Online services

We provide account access through *CGSDirect*, our secure online portal. *CGSDirect* enables access to view account holdings and transaction history, 7 days a week, 24 hours a day.

The screenshot displays the CGSDirect interface for account 101384. It includes a navigation menu on the left, a main content area with 'Accounts' and 'Clients' sections, and a 'Charts' section on the right. The 'Accounts' table lists various transactions and their market values. The 'Charts' section shows an asset allocation bar chart and a table of class descriptions with market values and percentages.

R/F	Account Number	Name	Base Currency	Market Value
	00000001/9	Dividend Payments Suspense	USD	0.00
	000000006/4	Interest Payments - Liability	USD	0.00
	000000016/2	Non Resident Tax Withholding	USD	0.00
	000000021/5	Fees Earned	USD	0.00
	101384	Open Access Group RSP 418-060	CAD	135,492,762.64

Class Description	Market Value	Percent	Federal Cost
BOND FUNDS	16,738,463.07	12.35%	16,872,280.80
COMMON STOCKS - US	1,915,771.58	1.41%	1,341,317.18
CURRENCY	8,699,912.95	6.42%	8,699,912.95
EQUITY FUNDS	51,708,509.49	38.16%	48,906,596.03
EQUITY FUNDS - MANUAL	6,495,480.37	4.79%	5,862,122.59



Discover how CWBTS' custody solutions can benefit you or your organization. Contact us today.

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