

Self-Directed Plans

Many of you may be aware of the advantages of a self-directed plan, but some of you may be new to the concept. A self-directed plan at OTG Financial allows you to hold funds outside of the OTG family of funds, all under one umbrella.

For those of you who are familiar with self-directed plans, you're aware of the benefits of being able to track, on a regular basis, all of your funds, in one account. Whether you have Mackenzie, AIM/Trimark, AIC or Templeton funds etc., all of these can be held in one account for ease of management. It's the best way to ensure you have proper diversification among different asset classes (fixed income versus equities), different types of mutual funds and different management styles. By consolidating your funds under one umbrella, transactions between fund families are much easier: whether it's a purchase or a sale, the transaction can take place within the three day settlement period.

If you currently have a self-directed RRSP's at another institution, you may be familiar with the high fees of these accounts: on average, a self-directed RRSP at a brokerage firm will cost \$125 plus GST per year! Our accounts at OTG Financial are fee **FREE!** As well, there are no transaction fees or switch fees.

The term "self-directed" is a little misleading – it does not assume that you bear full responsibility for the management of the funds yourself. On the contrary, at OTG Financial we strongly urge you to consult with our staff to assist you in making the most appropriate decisions for your personal risk tolerance and time horizon. All employees at OTG Financial are on salary, not commission. This means you get unbiased advice, every time.

We look forward to the opportunity to assist you in the consolidation and management of your financial affairs.

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