

Tapping the professionals

FA portfolio investment services

| FA FIRMS | TYPE OF SERVICE | PORTFOLIO FEE | ADVISER REMUNERATION | MIN INV AMOUNT |
|------------------------------------|----------------------------|--|----------------------------------|--|
| AIA FA | Advisory | Wrap fee of 1%; 0.7% for CPFIS | Commissions | \$1,200 - \$2,400 for insurance product; \$1,000 for third-party service |
| Endowus | Advisory | All-in access fee 0.25 - 0.6% | Fee only | \$100,000 |
| FSM MAPS (iFast) | Discretionary | 0.35 - 0.5% pa | Salary | \$1,000 lump sum; \$500 a month RSP |
| Great Eastern FA | Advisory | 0.5 - 1.5% | Commissions | \$10,000 for a portfolio |
| IPP FA | Discretionary and advisory | Non-discretionary: Wrap fee 0-1%; sales charge 0-3%; Discretionary: Wrap fee 0.2-1%; platform fee 0.2-0.3% | Commissions | \$1 mil for discretionary portfolio; \$5,000 lump sum for advisory, RSP of \$100 |
| Providend | Discretionary and advisory | One-time implementation fee of 1%; Annual wrap fee of 0.8%; platform fee 0.2% | Salary or share of portfolio fee | \$200,000 |
| St James's Place Wealth Mgt | Advisory | All-in fee of 2.5% (1.5% SJP mgt fee; 1% underlying funds' annual mgt fee) | Fee based | Single premium \$70,000 or \$1,000 a month |