

For Immediate Release:

**Investment Planning Counsel's new cost-effective Essentials Portfolios
combine ETFs with robust risk management**

Toronto (September 25, 2018) -- Investment Planning Counsel (IPC) today announced the launch of IPC Essentials, a family of three lower-cost portfolios targeted to investors looking for no-fuss, no-frills investment solutions.

With IPC Essentials Portfolios, the firm aims to raise the bar when it comes to lower-cost investing by giving investors access to a suite of globally diversified ETF portfolios with added features such as strategies for downside protection and currency risk management.

"While low-cost investing tends to be associated with younger investors, or those with smaller portfolios, IPC Essentials are intended for investors across the wealth spectrum," said Kevin Hurlburt, Executive Vice President, Products and Services for Investment Planning Counsel. "IPC Essentials provide many of the benefits that come from working with an advisor including important elements investors aren't receiving through other lower-cost investment options such as investment strategies aimed at reducing downside risk and the impact of currency fluctuations."

Each portfolio within the IPC Essentials family is designed to meet a specific goal for investors by taking advantage of the broad ETF market in Canada. The three new portfolios that make up the offering are:

- **IPC Income Essentials Portfolio**, designed to provide investors with a monthly income stream while emphasizing capital preservation.
- **IPC Balanced Essentials Portfolio**, designed to provide long-term capital appreciation from a practical blend of stocks and bonds.
- **IPC Growth Essentials Portfolio**, designed to let investors benefit from the growth of global markets over the long term.

The unique features of IPC Essentials include:

- the flexibility to strategically manage allocations within the portfolios to take advantage of changing market conditions;
- downside risk protection strategies that employ dynamic asset allocation aimed at re-allocating assets to lower-risk holdings during times of market stress; and
- currency hedging strategies aimed at reducing the portfolios' U.S. dollar exposure when the Canadian dollar is expected to rise.

The portfolios are managed by Counsel Portfolio Services, the portfolio management arm of IPC.

"These portfolios represent the essentials of what investors need: well-diversified, regularly rebalanced portfolios with important risk-reduction strategies not normally found in lower-cost solutions," said Sam Febbraro, President & CEO of Counsel Portfolio Services. "We believe this is a great choice for investors who are not only motivated by cost savings, but also value the guidance of a financial advisor."

About Investment Planning Counsel

Investment Planning Counsel Inc. (IPC) is an integrated wealth management company founded in 1996. IPC supports Advisors in delivering a distinctive client service experience by providing client-focused advice that helps Canadians live their dreams. With \$27.8 billion in assets under administration, Investment Planning Counsel is a member of the IGM Financial Inc. (TSX: IGM) group of companies. IGM Financial is one of Canada's premier financial services companies.

About Counsel Portfolio Services Inc.

Counsel Portfolio Services Inc. (Counsel) is a subsidiary of Investment Planning Counsel Inc. (IPC Inc.). With \$5.0 billion in assets under management as at August 31, 2018, Counsel provides comprehensive, objective portfolio solutions utilizing the strength and expertise of third-party portfolio managers. Counsel leverages the strength and relationships of the companies within the family to identify new ideas and investment strategies to benefit investors.

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