Harness Investment Management Inc. is a portfolio management firm that works with you and your trusted advisor team to provide you access to institutional-level investment management.

Harness
INVESTMENT
MANAGEMENT

Who is Harness Investment Management?

Harness Investment Management Inc. (Harness) is a registered Portfolio Manager responsible for managing your investments. As your Portfolio Manager, we have a fiduciary responsibility to act in your best interest.

We're a Purpose company.

$28+ billion
Investments & wealth platform assets*

10+ years
Empowering clients to command their financial future*

Harness is an investment counselling arm of leading Canadian Financial Services innovator, **Purpose Unlimited,** a proudly Canadian and globally recognized innovative financial services firm. Harness is a modern portfolio management firm providing clients access to institutional-quality investment management.

**As of December 31, 2024, across Purpose entities*

What does Harness offer?

Discretionary Investment Services

At Harness, you have access to:

- A team of experienced investment counsellors to address your investment needs and answer your questions directly.
- Professionally-built investment portfolios managed by a leading institutional asset manager.
- Digital onboarding to make working with us easy and an online portal to view your investment accounts.

How does your wealth advisor and Harness work together?

We partner with advisors at leading financial advisory firms across Canada specialized in financial and tax planning services.

We are focused on providing you with discretionary investment services that's integrated with your financial plan and access to leading investment solutions.

Together with your wealth advisor, we bring together excellence in financial planning and investment management to empower you to reach your financial goals.

Here's how we collaborate to help you achieve your goals.

Advisor

Work with you **in organizing all financial activities** including contribution and withdrawal from your investments accounts.

Develop and deliver a financial plan to manage your full set of financial needs and goals.

Monitor progress towards your financial goals and meet with you periodically to review.

Optimize your financial plan for tax, debt, insurance, and estate planning considerations.

Harness Investment Management

Complete 'Know Your Client' activities to understand your personal & financial circumstances and specific investment needs & goals.

Sign an Investment Management Agreement (IMA) and complete your Investment Portfolio Statement (IPS) based on your portfolio goals, objectives and risk tolerance.

Act in your best interest and provide discretionary management to select the appropriate mix for your portfolio based on your IPS and make ongoing adjustments to your investments.

Deliver digital reporting and statements with ongoing monitoring of portfolio & investment performance.

Connect annually to verify your personal and financial information and complete a portfolio review.

What does our custodian offer?

Custodian Services & Coverage

Your assets are held in custody with Fidelity Clearing Canada, ULC (FCC), a full-service carrying broker that provides execution, clearing, custody and back-office support to Canadian brokerages and portfolio management firms.

Headquartered in Toronto, FCC currently has over $69 billion in assets under administration (AUA).* FCC is the only custody and clearing firm in Canada that has access to a vast, worldwide network of expertise. You have the assurance of knowing FCC upholds the most stringent standards and that your assets are protected against default.

Fidelity Clearing Canada ULC is a member of the Canadian Investment Regulatory Organization (CIRO) and the Canadian investor Protection Fund (CIPF). Click here to learn more about CIPF coverage.

We look forward to having you onboard!

Harness is a subsidiary of Purpose Advisor Solutions which is a part of Purpose Unlimited, a Canadian financial services and technology firm recognized globally for its innovative approach. Harness Investment Management is registered as a Portfolio Manager & Exempt Market Dealer across Canada.