INVESTMENT PROGRAMS

Harness INVESTMENT MANAGEMENT

Core Pools

Model portfolios with 1-3 holdings, ideal for all account sizes. Holdings may include multi-asset ETFs and/or Pooled Funds for optimal efficiency and diversification.

Core Models

Model portfolios with 4-15 holdings, ideal for accounts with investable assets of $125,000+. Holdings may include ETF or Mutual Funds for optimal portfolio construction and diversification.

Custom Models

Model portfolios with 15+ holdings, ideal for accounts with investable assets of $250,000+. Holdings may include Stocks, ETF or Mutual Funds for optimal tax efficiency and portfolio customization.

MANAGED PORTFOLIOS

INVESTMENT MANAGER	STRATEGY	CORE POOLS	CORE MODELS	CUSTOM MODELS
Harness Investment Management	Harness Savings Account	✓		
	Asset Allocation Series	✓		
	USD Asset Allocation Series	✓		
	ESG Asset Allocation Series	✓		
Forstrong Global	Global Series	✓		✓
Vanguard	Factor Series		✓	
Shaunessy Investment Counsel Inc.	Core Global Series		✓	
BCV Asset Management Inc.	North American Series	✓		✓
Lionridge capital management	Core Series	✓		✓
Purpose Investments	Harness Active		✓	

MANAGED PORTFOLIOS (CONTINUED)

INVESTMENT MANAGER	STRATEGY	CORE POOLS	CORE MODELS	CUSTOM MODELS
MULVIHILL	Premium Yield Series	✓		✓
GLOBAL VIEW CAPITAL MANAGEMENT	Tactical Series		✓	
RAINTREE FINANCIAL SOLUTIONS	Model Series *$50,000 account size minimum			✓
CARDINAL CAPITAL MANAGEMENT, INC.	PM Series *Restricted Access	✓		
MACKENZIE Investments	Model Series *Restricted Access		✓	

METHODOLOGY

Investment Programs

We've grouped our portfolios into three distinct categories; Core Pools, Core Models, and Custom Models. We have included a model series in its respective category based primarily by the number of securities in the model portfolio. We have instituted target fee group and account sizes to ensure clients are invested in portfolios that represent their most efficient way to achieve their financial goals, while also keeping their administration costs low.

Call / No Call

Harness Investment Management has been granted a 'call as needed' exemption from the Ontario Securities Commission to assess client suitability digitally, provided that the client and their portfolio meet certain criteria. A client will require a suitability call from one of our licensed portfolio managers if i) their portfolio holds individual stocks (or other non-model securities), or ii) if their answers to our online risk questionnaire are either inconsistent or uncover information that requires a further conversation.

Trading and Rebalancing

We generally target the greater of $100, or 6 months worth of fees to be held as a cash reserve at all times. Additionally, account features such as recurring deposits and/or withdrawals can result in adjustments to the cash reserve.

Minimum Order Size

A minimum ticket size of $500 (Core Pools and Core Models) or $1,000 (Custom Models) will apply on a per-security level for all Buys and Sells.

*Harness Investment Management is a registered portfolio manager and exempt market dealer across Canada and is a subsidiary of Purpose Advisor Solutions. Purpose Investments is a related issuer of Harness Investments, since both companies are controlled by a common shareholder.