

OUR MISSION: to contribute to the financial health of engineers and engineering graduates as well as their families and businesses.

Fees

- Fees among the lowest in the Canadian mutual fund industry¹
- No additional costs²

MANAGEMENT EXPENSE RATIOS (%)

FUNDS	SHORT-TERM INCOME	CANADIAN BOND	GLOBALLY DIVERSIFIED INCOME	CANADIAN DIVIDEND EQUITY	CANADIAN EQUITY	AMERICAN EQUITY	EUROPEAN EQUITY	ASIAN EQUITY	EMERGING MARKETS	WORLD DIVIDEND EQUITY
INDUSTRY ³	0.88	1.26	1.79	2.02	1.94	2.10	2.23	2.33	2.18	2.23
FÉRIQUE⁴	0.27	0.77	0.97	1.00	1.10	1.20	1.30	1.30	1.55	1.40
FÉRIQUE ADVANTAGE ⁵	0.61	0.49	0.82	1.02	0.84	0.90	0.93	1.03	0.63	0.83

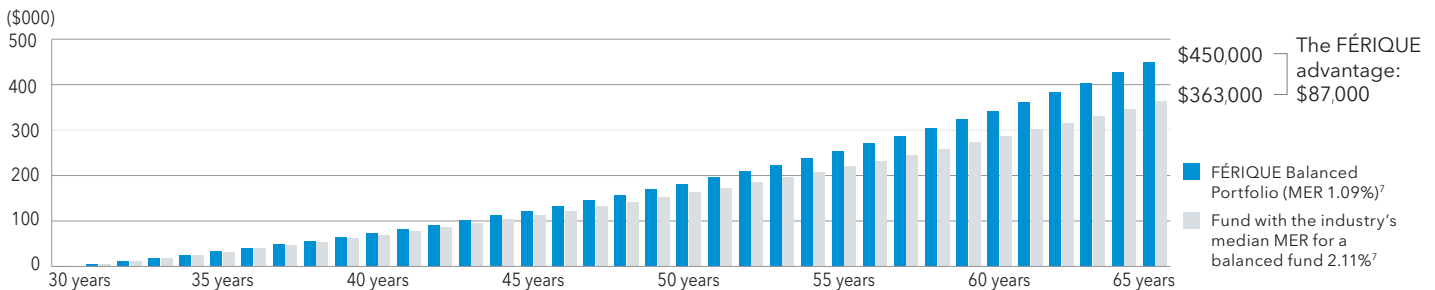
PORTFOLIOS	CONSERVATIVE	MODERATE	BALANCED	GROWTH	AGGRESSIVE GROWTH
INDUSTRY ³	1.80	1.80	2.11	2.25	2.25
FÉRIQUE⁴	0.80	0.91	1.09	1.15	1.20
FÉRIQUE ADVANTAGE ⁵	1.00	0.89	1.02	1.10	1.05

The Impact of Management Fees

For the same gross return, lower management expense ratios (MERs) translate into significantly higher assets over the long term.

LOWER FEES, HIGHER CAPITAL OVER THE LONG TERM⁶

Hypothetical Annual Return of 5%



Source: Gestion FÉRIQUE

¹ Management expense ratios for FÉRIQUE Funds and Portfolios are among the lowest in Canada compared with their reference universe, according to Fundata Canada Inc.

² FÉRIQUE Funds are offered at no additional cost if they are purchased through FÉRIQUE Investment Services.

³ INDUSTRY: Median of the MERs for the investment funds in this category according to Fundata Canada Inc. as at March 31, 2019. Medians may have fluctuated as of the date of this information sheet.

⁴ FÉRIQUE: MERs as at January 1, 2019.

⁵ FÉRIQUE advantage: What you could save in management fees with the FÉRIQUE Funds.

⁶ Initial investment of \$500 and a monthly contribution of \$500 (at the beginning of the period) in a registered account, for 35 years, in a portfolio generating a hypothetical annual return of 5%.

⁷ The FÉRIQUE Balanced Portfolio MER was 1.09% as of January 1, 2019, and the median for same-category funds in Canada was 2.11% as of March 31, 2019, according to Fundata Canada Inc. For illustration purposes, the spread between the MERs is assumed to remain constant throughout the period. Medians may have fluctuated as of the date of this information sheet.

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