

Information about conflicts of interest

June 28, 2021



Conflicts of interest related to compensation

In order to eliminate all potential conflicts of interest related to compensation, FlexiFonds employees and management are salaried. No bonuses or sales commissions are offered. Furthermore, FlexiFonds funds do not charge any front-end, back-end, or trailer fees.

Conflicts of interest related to external professional activities conducted by mutual fund representatives

Our mutual fund representatives are prohibited from being employed by another company, participating in the business activities of another company, or accepting compensation from another company outside of their relationship with FlexiFonds, unless these activities are not prohibited by the applicable securities laws, and only upon prior approval by FlexiFonds.

Conflicts of interest related to the structure of FlexiFonds funds and exclusive products

In compliance with their investment objective, FlexiFonds funds can invest up to a target of 30 percent of their assets in stocks issued by the Fonds de solidarité FTQ, which also manages investment funds and promotes FlexiFonds funds, as well as being the initial principal unitholder for each of the FlexiFonds funds.

Furthermore, FlexiFonds, a wholly owned subsidiary of the Fonds de solidarité FTQ, acts as the sole principal distributor of FlexiFonds units and does not offer any other savings products. This structure, in which the Fonds de solidarité FTQ fulfills multiple roles and functions with respect to FlexiFonds mutual funds, can lead to various conflicts of interest.

Since FlexiFonds and its representatives cannot offer mutual funds from other managers or any types of investments other than FlexiFonds fund units, we will not take into account other available products on the market or whether these may be superior, inferior, or equivalent to our products. However, we will ask clients to fill out an investor profile to determine whether FlexiFonds funds are suitable for them. FlexiFonds reserves the right to refuse any purchase request if we determine that a mutual fund is not suitable, based on the information provided by the client.

Since FlexiFonds is the exclusive dealer of FlexiFonds mutual funds, these units may not be transferred to another dealer. Clients who decide to transfer their portfolio to another dealer must sell their FlexiFonds units.