



THE EFFORT TRUST COMPANY

“OUR ONGOING
COMMITMENT
TO EXCELLENCE
OF SERVICE IS
UNEQUIVOCAL.

WE WILL CONTINUE
TO DEDICATE OUR
‘EFFORT’ TO THE
BENEFIT OF OUR
CLIENTS AND
OUR INVESTORS.”

242 Main Street East, Hamilton,
Ontario, Canada L8N 1H5
Office: (905) 528-8956
Fax: (905) 528-8182
Toronto: (905) 825-0452
Internet: www.efforttrust.ca



*Pension
Plan
Trust
Services*



EFFORT TRUST



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Service and value. That's what makes Effort Trust stand apart in the pension plan trust business. For pension plan sponsors, this means that all trustee responsibilities are handled promptly and professionally at a reasonable price.

With Effort Trust, plan sponsors and the pension plan administrator have immediate access to important account information. We recognize that the information we hold and the transactions entrusted to our company are very important to both pension plan sponsors and members, and so we have designed our systems to ensure that the account information of our clients' is as transparent and accessible as possible.

Effort Trust offers a complete pension plan trust service which includes:

- receipt and disbursement of member contributions
- management of information exchanges between pension administrator and pension fund manager
- maintenance of individual account information with full reporting including monthly fund statements, periodic trust reports, and government tax reporting
- management of benefit surrenders upon the retirement, termination, or death of a plan member, including disbursements, transfers, and tax withholding

In every area of our business, Effort Trust takes a thorough, methodical approach to our responsibilities. As a financial intermediary, it is our role to ensure that all transactions are handled and reported accurately, and to that end we have built an infrastructure that is capable of processing thousands of transactions daily with complete confidence.



Since the company was established in 1979, Effort Trust has provided our customers with a range of financial services including savings and chequing accounts, GICs, investment accounts, and pension trust accounts through our retail banking branch offices in the Hamilton area. Effort Trust is a member of the CDIC and is an active participant in the mortgage market, holding a portfolio of residential and commercial mortgages valued at over \$250 million.

In addition to our direct financial services, Effort Trust offers asset management services for several large investment funds and companies. Through this, the company manages over twenty million square feet of residential and commercial real estate throughout Canada.

Finally, Effort Trust is known for identifying and responding to niche market opportunities with a creative, flexible approach that continually adapts to the needs of the marketplace. We aren't interested in being known as the largest trust company in Canada. However, we are interested in fully developing carefully selected business opportunities for the benefit of our customers and shareholders. To that end, we have built a stable, profitable business with the mandate to fully satisfy the needs of our customers.

With a strong emphasis on customer service and with over \$1 billion in assets under administration, Effort Trust is known as a company that is "small enough to care, large enough to deliver."



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