

The Asset Matrix Risk Management System

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Products and Services Provided

Assante offers a variety of financial and wealth management products and services as outlined below.

Assante Financial Management Ltd. ("AFM")

AFM is a member of the Mutual Fund Dealers Association of Canada ("MFDA"). The MFDA is the national self-regulatory organization ("SRO") for the distribution side of the Canadian mutual fund industry. To learn more about the MFDA please visit <http://www.mfda.ca>.

AFM advisors are currently licensed to sell mutual funds, guaranteed investment certificates ("GICs") and government bonds. Your advisor may also offer insurance related products, such as segregated funds, through AFM, Assante Estate and Insurance Services Inc. (AEIS) or via a Managing General Agency (MGA). The advisor is required to be duly registered to do so under applicable insurance legislation and the dealer approves such activity to be conducted outside of the dealer.

Assante Capital Management Ltd. (“ACM”)

ACM is a member of the Investment Industry Regulatory Organization of Canada (“IIROC”). IIROC is the national self-regulatory organization which oversees all investment dealers and trading activity on debt and equity marketplaces in Canada. To learn more about IIROC please visit <http://www.iiroc.ca>.

ACM advisors are licensed to sell equity securities, bonds, mutual funds, GICs and other securities that are subject to available regulatory exemptions. Your advisor may also offer insurance related products, such as segregated funds, provided that they are duly registered to do so under applicable insurance legislation and the dealer approves such activity to be conducted outside of the dealer.

Regulatory Oversight

Both AFM and ACM are subject to the oversight of the provincial securities commissions and are required to adhere to regulations governing investor protection, fiduciary responsibilities and stringent recordkeeping. These requirements are monitored by the MFDA and IIROC, respectively, through independent audits conducted regularly by external auditors and by examiners or the regulators.

Industry-wide Investor Protection

Both AFM and ACM are members of industry investor protection plans, as outlined below. The investor protection plans reimburse investors for assets held through the Member in an account for the customer, within predefined limits, if their dealer becomes insolvent or bankrupt and their assets are missing as a result. There are no fees charged to you for AFM or ACM participation in the industry investor protection plans.

AFM is a member of the MFDA Investor Protection Corporation (“IPC”). To learn more about IPC, please contact your advisor or visit the MFDA’s website at <http://www.mfda.ca/ipc/ipc.html>.

ACM is a member of the Canadian Investor Protection Fund (“CIPF”). To learn more about CIPF, please contact your advisor or visit <http://www.cipf.ca/>.

In Quebec, Assante Capital Management Ltd. and Assante Financial Management Ltd. are registered with the Autorité des marchés financiers (AMF), the organization mandated by the provincial government to regulate securities and mutual fund dealers in Quebec. Our representatives and dealer entities are subject to provincial securities rules and regulations. To learn more about the AMF, please contact your advisor or visit the AMF website at <http://www.lautorite.qc.ca/index.en.html>.

Additional details about investor safeguards in place at Assante are outlined in our document *How Assante Protects Your Assets*.

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Fund Performance and Simplified Prospectus

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Unless otherwise indicated and except for returns for periods less than one year, the indicated rates of return are the historical annual compounded total returns including changes in security value. All performance data assume reinvestment of all distributions or dividends and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any security holder that would have reduced returns. Mutual funds are not guaranteed, their values change frequently and past

performance may not be repeated. Mutual fund securities are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer. There can be no assurances that the United Cash Management Pool nor the Artisan Canadian T-Bill Portfolio will be able to maintain their net asset value per security at a constant amount or that the full amount of your investment in these funds will be returned to you.

If you are a Canadian resident, you can obtain the applicable simplified prospectus for each mutual fund from your financial advisor or for funds offered by our sister company, CI Investments, including United Financial branded Solutions by calling 416-644-5650 or (Toll-free) 1-866-644-5650.

Assante is an indirect, wholly-owned subsidiary of CI Financial Corp. ("CI"). The principal business of CI is the management, marketing, distribution and administration of mutual funds, segregated funds and other fee-earning investment products for Canadian investors through its wholly-owned subsidiary CI Investments Inc. If you invest in CI products, CI will, through its ownership of subsidiaries, earn ongoing asset management fees in accordance with applicable prospectus or other offering documents.

For a complete list of CI's related and connected companies, see CI's Statement of Policies.

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Securities of the mutual funds managed by CI Investments Inc. will not be sold to any person residing outside Canada unless such sales are permitted under the law of their jurisdiction. Investors should consult with a financial advisor for further details.

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This website may contain forward-looking statements which reflect our current expectations or forecasts of future events. Forward-looking statements include statements that are predictive in nature, depend upon or refer to future events or conditions, or include words such as "expects", "anticipates", "intends", "plans", "believes", "estimates", "preliminary", "typical", and other similar expressions. In addition, these statements may relate to future corporate actions, future financial performance of a fund or a security and their future investment strategies and prospects. Forward-looking statements are inherently subject to, among other things, risks, uncertainties and assumptions which could cause actual events, results, performance or prospects to differ materially from those expressed in, or implied by, these forward-looking statements. These risks, uncertainties and assumptions include, without limitation, general economic, political and market factors in North America and internationally, interest and foreign exchange rates, the volatility of global equity and capital markets, business competition, technological change, changes in government regulations, changes in tax laws, unexpected judicial or regulatory proceedings, catastrophic events and the ability of CI to attract or retain key employees. The foregoing list of important risks, uncertainties and assumptions is not exhaustive. Please consider these and other factors carefully and not place undue reliance on forward-looking statements.

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Investments by the Funds in CI Financial Corp. and other Related Companies

The United Pools (each, a "Pool" and collectively, the "Pools") have received permission from the Canadian securities regulators to invest in securities of CI Financial Corp. and other Related Companies (each a "Related Company"). In connection with such investments, CI Investments Inc. ("CI") has established an independent review committee ("IRC"). Each member of the IRC is independent of CI in that none has a direct or indirect relationship with the funds, CI or any entity related to CI that a reasonable person would consider might interfere with the exercise of the member's independent judgment regarding conflicts of interest facing the manager of the funds. The purpose of the IRC is to review at least every calendar quarter the decisions made on behalf of each fund to purchase, sell or continue to hold securities of a Related Company and to form an opinion whether such decisions were, and continue to be, in the best interest of the fund and: (a) represent the business judgment of the fund's portfolio advisor, uninfluenced by considerations other than the best interests of the fund, (b) have been made free from any influence by a Related Company and without taking into account any consideration relevant to a Related Company, and (c) do not otherwise exceed the limitations of applicable law. The IRC will advise the Canadian securities regulators if the IRC determines that any investment does not meet the criteria described above, or if any other condition of the permission to make such investments has not been satisfied, together with any action that the IRC or the fund's portfolio advisor has taken or proposes to take following such a determination. In carrying out their responsibilities, the members of the IRC will exercise their powers and discharge their duties honestly, in good faith and in the best interests of the funds and, in so doing, will exercise the degree of care, diligence and skill that a reasonably prudent person would exercise in the circumstances. All members of the IRC currently are members of the Board of Governors of the funds and, as such, are paid a fixed annual fee which is allocated to all public mutual funds under CI's management (generally pro rata based upon their relative net asset values). There is no intention to pay the members of the IRC any compensation in addition to their usual compensation as members of the Board of Governors. For more information about the IRC, please read the simplified prospectus of the applicable fund.

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Complaint Handling Process

Assante provides a written summary of our complaint handling procedures to new clients at account opening. Assante has an obligation to review all client complaints. Upon receipt of a complaint, our firm first determines the nature of the complaint. Once determined, we review the details with those persons party to the event/transaction that gave rise to the complaint. Where necessary, our review may include additional contact with the individual(s) who initiated the complaint. Upon completion of our review, we provide a summary of the complaint, results of our investigation, an explanation of our final decision and an outline of other options for seeking compensation available to the client, if the client is not satisfied with the firm's response. Our firm will provide a final decision with respect to a complaint within 90 days or an interim response, with an explanation for the delay and the expected new response time.

Securities rules and regulations govern the processes by which Assante shall review and respond to client complaints. For further information, please contact our Designated Complaints Officer, who is our Manager, Complaints & Regulatory Inquiries addressed to complaints@assante.com.