

Client Information Document

GP Wealth Management Corporation
5045 Orbitor Drive, Building 11, Suite 400
Mississauga, ON L4W 4Y4

Tel: 416-622-9969
Fax: 905-366-0303
Email: investorservices@gpwealth.ca
Website: www.gpwealth.ca



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About GP Wealth Management

GP Wealth Management ("GPWM") is registered principally in Ontario and operates in other provinces as a Mutual Fund Dealer and Exempt Market Dealer and is a Member of the Mutual Fund Dealers Association of Canada ("MFDA"), the national self-regulatory organization of mutual fund dealers in Canada. Most of our dealings with you are through our Financial Advisors, who work closely with you to provide products and services. You can confirm our registration and that of your Financial Advisor with the securities regulatory authority in your jurisdiction. Please visit the [Canadian Securities Administrators](http://www.securities-administrators.ca) website for further information at www.securities-administrators.ca.

Important information for clients of GP Wealth Management

The purpose of this document is to provide you, as a client of GP Wealth Management, plain language disclosure of every aspect of our business as it relates to you. These aspects include:

- ☑ The nature of the advisory relationship;
- ☑ The products and services we offer;
- ☑ Business activities that are outside of GP Wealth Management;
- ☑ How we handle your funds and personal information;
- ☑ How your Financial Advisor selects the products that are right for you and how we review those recommendations;
- ☑ An explanation of the terms we use in our Know Your Client ("KYC") process;
- ☑ The content and frequency of the reports you will receive from us;
- ☑ An explanation of how we receive compensation;
- ☑ How to contact us if you have a complaint about our service and;
- ☑ How your personal information and investments are protected.

The advisory relationship

There are some expectations that, as part of the advisory relationship, you should fully understand when it comes to opening a plan, transacting in your plan and any recommendations related to transactions in your plan.

Opening and trading your account

Your Financial Advisor:

- ☑ Has an obligation to learn about your personal circumstances in order to ensure that each transaction or trade recommended is suitable and in-keeping with your current circumstances;
- ☑ Must also understand the products recommended to you to ensure they are suitable, given your current circumstances;
- ☑ May only recommend investment products that are suitable, given the circumstances; and
- ☑ Cannot trade in your plan(s) with discretion, requires your authorization for each transaction and, generally, may not accept or act upon a general power of attorney.

To aid in this endeavour GP Wealth Management provides an [Investor Profile Questionnaire](#) designed to probe and assess your time horizon, investment objectives, and tolerance for risk. An online version of the questionnaire is available at www.gpwealth.ca

When your Financial Advisor makes a recommendation

You, the client must:

- ☑ Inform your Financial Advisor of your circumstances or any significant changes to your circumstances;
- ☑ Review any relevant documents, including fund prospectuses or offering documents, to ensure full understanding of the offering or recommendation;
- ☑ Ask questions about the product, service or strategy if you do not understand any aspect of an offering or recommendation; and
- ☑ Authorize each recommendation prior to execution.

GP Wealth Management Corporation is an independent distributor of products and does not provide any proprietary products.

The products and services we offer

GP Wealth Management ("GPWM") and your Financial Advisor are able to offer a wide range of quality products and services. These include:

Investment Products

- ◆ Mutual Funds
- ◆ Government Bonds
- ◆ Principal Protected Notes
- ◆ Investment Loans (RRSP, RESP, TFSA and Open)
- ◆ Guaranteed Investments Certificates (GIC)
- ◆ Exempt Products¹
- ◆ High Yield Savings Accounts

Plans/Account Types

- ◆ Self-Directed Plans (registered and non-registered)²
- ◆ Client Name Plans (registered and non-registered)
- ◆ Open Plans (Individual, Joint, Corporate, In-Trust)
- ◆ Tax Advantaged Plans (RRSP, SRRSP, GRSP, LIRA, Locked-In RSP, TFSA, RIF, LIF, RLIF, RLSP, RDSP, RESP)

Services³

- ◆ Financial Planning
- ◆ Investment Planning
- ◆ Wealth Management/Estate Planning
- ◆ Tax Preparation

Introducing Carrying Dealer Agreement

GP Wealth Management Corporation ("introducing dealer") has entered into an agreement with B2B Bank Dealer Services Inc. ("carrying dealers") whereby GP Wealth Management Corporation is responsible for opening and approving a client's plan and supervising the Financial Advisor, including ensuring that the investments and trading activity in a client's plan are suitable based on the information provided by a client. B2B Bank Dealer Services Inc. is responsible for trade execution, trade settlement, custody of cash and securities, issuing account statements, trade confirmations and most tax reporting. A carrying dealer may pay a portion of its fees to GP Wealth Management Corporation and vice versa for providing services.

¹ Contact GPWM to verify the registration category of your Financial Advisor.

² Self-Directed Plans offered through an introducing/carrying dealer arrangement. Please see "Introducing Carrying Dealer Arrangement" section for complete details.

³ These services may be offered through the GP Group of Companies and/or through a Financial Advisor's outside business activity. Please contact GPWM to verify your Financial Advisor's outside business activity.

Under no circumstances should a cheque you provide be made payable to the name of a Financial Advisor or the "approved trade name" of a Financial Advisor.

How we handle your funds

When opening a plan or making an additional deposit into an existing plan, a personal cheque or other acceptable form of payment must be made payable to "GP Wealth Management, In Trust" and deposited to our trust account when accepted. Under no circumstances should a cheque you provide be made payable to the name of a Financial Advisor or the "approved trade name" of a Financial Advisor or be left blank in any area after you have signed it. Amounts deposited to the trust account of GP Wealth Management are used only for the purchase of approved products or securities.

In addition, all client cash deposits are segregated from the operations of GP Wealth Management, reconciled daily, managed in accordance with all regulatory requirements that must be adhered to and audited yearly by the independent auditors of the firm.

When accepting or updating pre-authorized deposit arrangements we require your authorization in accordance with Canadian Payment Association rules. We safeguard any banking information you provide as we safeguard all private information. Please see section "Other information" for details on protecting your information.

Business activities that are outside of GP Wealth Management

All other products and services offered by your Financial Advisor are business activities that are outside of GPWM.

Your Financial Advisor may have another gainful occupation if that occupation is permitted and has received prior approval by GPWM allowing your Financial Advisor to engage in that other gainful occupation. This may include the sale of insurance products and segregated funds through our related firm, GP Capital Insurance Agency or another approved insurance provider.

Any sales and referrals of securities-related business by your Financial Advisor outside of GPWM are prohibited. GPWM makes no representations or warranties in connection with any outside business activity of our Financial Advisors.

The KYC process is fundamental to the entire relationship between you, GPWM and your Financial Advisor.

Disclosure of Outside Business Activities

Some of the products and services offered by your Financial Advisor may be outside the scope of GPWM offerings; as such, approval to offer these products and services must be provided by GPWM. In addition, a detailed disclosure document must be provided to you explaining the nature of the outside business activity and any potential conflicts of interest that may arise including a disclaimer that the products and services are neither supervised nor are they the responsibility of GPWM.

If you have any questions or concerns regarding whether a product or service is provided by or through GPWM, please review your GPWM account statement or contact Investor Services as noted in the contact section of this document.

How your Financial Advisor selects products that are right for you

Before selecting a product that is right for you, GPWM and your Financial Advisor need to learn about you by obtaining many facts about your personal and financial circumstances; this process is what we refer to as the "Know Your Client" or ("KYC"). This KYC process is fundamental to the entire relationship between you, GPWM and your Financial Advisor. We must learn about you before we can recommend a product, service or strategy that is suitable for you.

To help ensure you understand this process, please review the definitions we use in collecting information in the section of this document entitled: *An explanation of the terms we use in our "KYC" process*

GPWM and your Financial Advisor have extensive policies and procedures to ensure compliance with the regulatory framework in which we operate. In addition, GPWM is required by MFDA rules to approve each product prior to permitting your Financial Advisor to recommend it to you.

Your Financial Advisor is required to know the approved products they sell in addition to knowing your personal and financial circumstances. By combining the knowledge of your circumstances and the approved products available,

your Financial Advisor can recommend products, services and strategies tailored to you.

The KYC process is a constant and on-going process. Events in your life may affect your financial circumstances. As a result, the suitability of the products you hold and the subsequent recommendations your Financial Advisor makes may change over time. To ensure your information is current and accurate GPWM and your Financial Advisor will regularly ask you to review and update the information already recorded for you.

Once a Financial Advisor has made a recommendation to you and you approve and authorize the recommendation, GPWM will review the suitability of the recommendation for you by referencing the detailed KYC information you have provided. If, during a supervisory review, we identify a recommended product, service or strategy may be unsuitable based on the information we have about you, we may query the recommendation with your Financial Advisor to ensure it is suitable.

In addition to reviewing the suitability of a recommended product, service or strategy made by your Financial Advisor, we review the suitability of:

- ☑ Your current holdings to ensure all of the investments are suitable
- ☑ Your current holdings when you make us aware of a change in your circumstances by updating your KYC information on file and;
- ☑ Any holdings you move from another institution to GPWM
- ☑ When a new Financial Advisor is assigned to your plan(s)

An explanation of the terms we use in our KYC process

While there are many factors that may affect the suitability of a recommended product, service or strategy, certain terms may require additional explanation and definition which we have identified below.

Annual Income

When we request this information, we refer to your personal gross annual income from all sources which include employment (earned), pension (company and government) and investment income (interest and dividends).

*Ask your
Financial Advisor
if any of the KYC
terms require
greater clarity
before you
respond*

The information is a vital part in helping us assess and offer suitable products, services or strategies.

Net Worth

We ask for a summary or detailed net worth information which consists of:

Net Worth Category	Description
Total Liquid Assets	A total of assets including all Cash Savings, Term Deposits/GIC's, Securities (Individual/Mutual Funds), other securities including RRSP, RESP, TFSA and any other property readily convertible to cash.
Total Fixed Assets	A total of assets including your home, investment properties, vacation properties, vehicles and any other property (pensions, LIRA/LIF) that is not readily converted to cash and not net of any liabilities against those assets.
Total Liabilities	Includes credit cards, mortgages, line of credit balances, car loans, personal bank loans or any other indebtedness or amounts owing against any assets identified above.

In some instances, depending on the product, service or strategy recommended, we may ask you to provide more detailed net worth information in order to assess the suitability of the recommended product, service or strategy

Investment Knowledge

This information provides guidance to generally indicate your understanding of investment products and financial strategies and we record the information in 4 broad categories explained below:

Investment Knowledge	Description
Novice	Typically describes an investor with very limited knowledge or experience with products including bonds, mortgages, stocks, mutual funds, term deposits and real estate.
Fair	Typically describes an investor with some knowledge or experience with products including bonds, mortgages, stocks, mutual funds, term deposits and real estate.
Good	Typically describes an investor with average knowledge or experience with products including bonds, mortgages, stocks, mutual funds, term deposits and real estate.
Sophisticated	Typically describes an investor with extensive knowledge and experience with products including bonds, mortgages, stocks, mutual funds, term deposits and real estate.

Your category of investment knowledge should reflect your understanding of investing and the associated risks including conveying the tone of your past experience with various types of investments. We use this information to provide some indication of your risk tolerance and to understand the types of products, strategies or services which may be suitable for you and with which you are familiar and those that you may need a more detailed explanation or time to understand.

Investment (Product) Experience

We record information about specific types of products an account holder owns or may have had experience with in the past. Currently we ask if the account holder has had experience with the following types of products:

Products	Description
Bonds	Includes corporate and government debt that is vulnerable to interest rate and market value fluctuations.
Mortgages	Includes borrowing to buy a home, investment property, Line of Credit, Investment Loans (RSP/Leverage) or Personal Loans (Auto).
Stocks	Includes common shares and their derivatives as well as commodities and futures.
Mutual Funds	Includes all Investment Fund products.
Term Deposits	Includes Guaranteed Investment Certificates and Canada Savings Bonds.
Real Estate	Includes owning land, a home (principal and vacation), or investment properties

This information is used to provide some indication of your risk tolerance and to understand the types of products, services or strategies which may be suitable for you and with which you are familiar and those that you may need more detailed explanations or time to understand. If the account holder does not have any experience with any products, record “no product experience” in your advisor notes.

Investment Objectives

We record information about your objective in four categories and ask you to apportion your plan by the percentage of the plan in question that should achieve this objective. You may have more than one plan with us with a different set of objectives indicated for each plan.

Investment Objective	Description
Safety	This would be the portion of the portfolio in your plan that you cannot afford to lose any value regardless of your risk tolerance, typically invested in GICs, term deposits, daily and high interest savings accounts.
Income	This would be the portion of the portfolio in your plan that is invested in securities such as fixed income products that produce interest income or common shares that produce dividend income.
Growth	This would be the portion of the portfolio in your plan that is invested in common shares that provide for capital appreciation of assets and produce capital gains.
Speculation	This would be the portion of the portfolio in your plan that is invested in assets where the investor is willing to lose up to 100% of the investment, typically invested in exempt market products and venture capital funds.

We use this information to ensure that your financial goals can be met with the investments you own and are being recommended for you.

Time Horizon

When we ask for this information we intend for you to indicate the time when you believe you will need to access 30% or more of the entire portfolio within your plan to which this question refers within the range of years you indicate. We then use this information to help determine if an investment is suitable for you given the time period you have indicated in holding the investment. You may have more than one plan with us with a different time horizon for each plan.

Risk Tolerance

When asking you to indicate your risk tolerance, we record it in six (6) categories and ask you to apportion your plan by the percentage of the plan in question that should not exceed this risk tolerance. While higher returns are generally associated with higher risk, higher risk investments may not achieve higher returns. It is important that your risk tolerance be the lesser of your ability to withstand losses and your willingness to accept risk.

Risk Tolerance	Description
Very Low	For an investor seeking an expected rate of return and with a very low risk of losing money over the short to long term; typically for Daily and High Interest Savings Accounts, Treasury Bills, Term Deposits (GIC's).
Low	For an investor seeking an expected rate of return sufficient to provide some current income with a low risk that they will lose money in ordinary circumstances over the medium to long term; typically for Money Market Funds, many Canadian Fixed Income Funds, Municipal, Provincial and Federal Bonds and Mortgages.
Low to Medium	For an investor expecting less than normal returns, but with a low risk, although higher than the "low" category, of losing money over the medium to long term; typically for Asset Allocation Funds and Balanced Funds, although some Equity Funds may qualify.
Medium	For an investor expecting normal rates of return from equity investments with a normal amount of risk; typically for Canadian and North American Equity funds, as well as Global Large Cap Equity Funds.
Medium to High	For an investor seeking slightly higher than normal rates of return and willing to undertake above average risk to achieve that; typically for Equity Funds that invest in specific countries (emerging markets) or specific sectors of the economy.
High	For an investor seeking higher returns and willing to take a substantial risk that they will lose money; typically for Equity Funds that invest in specific countries (small cap stocks in emerging markets) or specific sectors of the economy (small cap or venture capital).

We then rank all approved products for their combined risk factors and compare the product risk with your stated risk tolerance to ensure that none of your holdings exceed your stated risk tolerances.

Ask your Financial Advisor if any of the terms above require greater clarity before responding.

The content and frequency of reporting to you

Delivery of Account Statement

You will receive an account statement (March 30th, June 30th, September 30th and December 31st) generally 20 days after quarter end and you may receive approved portfolio summaries directly from your Financial Advisor. You may also obtain access to your account statements through our secured online access system.

Delivery of Performance Reporting

In addition to receiving a quarterly account statement, GPWM will provide you with performance reporting that includes:

- ☑ the total market value of the plan as at the start of the period covered by the report;
- ☑ total assets deposited/withdrawn during the period covered by the report;
- ☑ the total market value of the plan as at the end of the period covered by the report; and
- ☑ gain or loss in the plan as at the end of the period covered by the report
- ☑ Year-over-year performance in each of the past 5 years, and the compounded rate of return for the previous 1-year, 3-year, 5-year and 10-year periods, and since inception (values will be displayed once accounts have matured and historical data is available)

Delivery of Charges and Compensation Reporting

In addition to receiving a quarterly account statement, we will provide you with a quarterly Charges and Compensation Report that includes:

- ☑ Summaries of total amounts paid to service your accounts
- ☑ Disclosures of charges paid by you for advice and account management
- ☑ Details showing the dollar amount of any commissions — front-end, deferred sales charge (DSC) and trailing — paid directly and indirectly by you

Delivery of Trade Confirmation

GPWM relies on the fund company/manager of a mutual fund to deliver you a written confirmation of a trade in a security of a mutual fund. The confirmation of the trade will include the following:

- ☑ the quantity and description of the security;
- ☑ the price per share or unit at which the trade was effected;
- ☑ the consideration;
- ☑ the full name of the dealer "GP Wealth Management Corporation";
- ☑ whether or not GPWM is acting as principal or agent;
- ☑ if acting as agent, the name of the person or company from or to or through whom the security was bought or sold;
- ☑ the type of the plan through which the trade was effected;
- ☑ the commission, if any, charged in respect of the trade;
- ☑ the amount deducted by way of sales, service and other charges;
- ☑ the amount, if any, of deferred sales charges;
- ☑ the name of the Financial Advisor, if any, in the transaction;
- ☑ the date of the trade; and
- ☑ the settlement date.

All other products purchased through GPWM such as Government Bonds, Principle Protected Notes, High Yield Savings Accounts, GIC's, Exempt Products and Investment Loans will be confirmed by the Financial Institution issuing the product.

Tracking your performance with Benchmarks

What is a benchmark? Typically, a benchmark is a market or sector "index" against which the performance of a mutual fund can be measured. For example, if a mutual fund invests mainly in stocks of Canadian Companies, the benchmark might be the "S&P/TSX Total Return Index", which tracks companies trading on the Toronto Stock Exchange. By comparing a mutual fund to an appropriate benchmark, you can then see how the investments held by the mutual fund performed compared to the market or sector in general. Below is a list of benchmarks generally used against a typical mutual fund in each category.

Canadian Bond Fund	➔	Globe Canadian Fixed Income Peer Index
Global Bond Fund	➔	Globe Global Fixed Income Peer Index
Canadian Stock or Equity Fund	➔	S&P/TSX Total Return Index
US Stock or Equity Fund	➔	S&P 500 Composite Total Return Index
Global Stock or Equity Fund	➔	MSCI World Index

We encourage you to contact your financial advisor for additional information on benchmarks or if you have any questions on the use of benchmarks.

Charges and Compensation paid to GP Wealth Management and your Financial Advisor

For a complete list of fees and charges including sales commissions and plan fees please refer to the Compensation Disclosure Document.

GP Wealth Management Corporation ("GPWM") is a registered investment (mutual funds) dealer authorized to solicit and place orders for securities of Mutual Funds, GIC and Daily Interest Savings Products, Loan Products and Government Bonds/CSB of many different Financial Institutions. In performing our services on your behalf, we may be eligible to receive a commission or service/advisory fee from one or more sources, as described below.

There are two basic ways that you can pay GPWM and your financial advisor's services: through fee for service or embedded fees.

Fee for Service

In this model of payment, you never pay a sales commission when buying or selling a financial product. Rather, you pay GP Wealth Management and your financial advisor a monthly fee based upon our fee schedule below¹.

Account Assets Under Management	Tier Level	Advisory Fee
The First \$99,999	\$0-\$99,999	1.25%
The Next \$400,000	\$100,000-\$499,999	1.00%
The Next \$500,000	\$500,000-\$999,999	0.75%
The Next \$500,000	\$1,000,000-\$1,499,999	0.50%
Amounts Over \$1,500,000	\$1,500,000+	0.25%

Your financial advisor will then only recommend financial products that do not have embedded fees or commissions.

¹ Ask your Financial Advisor for the Signature Service Account Addendum which describes the full details of our Fee for Service Option.

The fee-for-service option eliminates the confusion of paying different fees and commissions on different products and can provide greater flexibility for managing your portfolio. As well, for larger accounts, it can result in lower advisory fees because the more assets you have invested, the less you pay in fees as a percentage of the total assets.

Embedded Fees

In this model of payment, a onetime embedded fee or an annual service fee, sometimes called a "trailer fee," is included in the overall product cost. For example, if you buy a mutual fund, an embedded monthly trailer fee would be paid to GP Wealth Management and your financial advisor for as long as you own the product for their ongoing account services and investment advice.

Below is a list of the products we provide and a general explanation of the costs and compensation we receive when you purchase a product.

Mutual Funds

In recommending a mutual fund purchase it is our responsibility to ensure that the fund selected is suitable for you, based on our knowledge of you as obtained through the KYC process described above, regardless of the nature or source of compensation we will receive from the transaction.

The following information summarizes the various categories of compensation available with the purchase of mutual fund securities:

Front-Load Funds

Funds that are sold on a sales charge basis ("front load funds") require the deduction of a sales commission from the amount of your purchase order generally ranging from 0 to 5% of the purchase amount. The net amount of your investment is then invested in securities of the fund at its current net asset value.

Deferred-Load Funds

Funds which are sold without an initial sales charge ("deferred-load funds") require no deduction from the amount of your purchase however your investment may be subject to a redemption charge if the securities which you purchase are redeemed within a specified time after purchase, generally within 3-7 years.

DSC Schedule*	
Period After Purchase	Redemption Charge Rate
First year	5.5%
Second year	5.0%
Third year	4.5%
Fourth year	4.0%
Fifth year	3.0%
Sixth year	2.0%
Seventh year	1.0%
Thereafter	NIL

Under the deferred charge method of purchase, GPWM receives a sales commission at the time of purchase of up to 5% of the purchase amount directly from the fund manager.

The DSC Schedule* Chart is intended to provide you with an example of how the deferred fee would impact you if you sold your fund.

Refer to the Fund Facts Document for the DSC Schedule for any mutual fund you are interested in purchasing with this option.

No-Load Funds

Funds that are sold on a no sales charge basis (“no load funds”) do not require the deduction of any sales commission from the amount of your purchase order. The gross amount of your investment is invested in securities of the fund at its current net asset value.

Service Fees (Trailer Commissions)

Service fees, also known as trailer commissions, are generally paid by a fund manager to GPWM as long as you maintain your investments in the fund. The service fees is paid to GPWM to provide ongoing services to you after the date of purchase, for which no further sales commission would otherwise be received. Some fund managers do not pay service fees to GPWM.

The service fee can range from 0.25%-0.50% for fixed-income funds to 0.50-1.00% for equity funds. The service fee accounts for a portion of the total product cost that the fund manager charges you each year referred to as the Management Expense Ratio (MER). If you would like to know more about the MER for any mutual fund, refer to the Fund Facts Document, which provides the key details to make an informed decision and allows you to easily compare similar funds.

Other Compensation or Incentives

Some mutual fund companies/managers provide additional compensation to GPWM to promote distribution of their mutual funds. Most common types of compensation include: marketing support programs providing for

reimbursement of advertising or promotional expenses incurred in the solicitation of mutual fund sales; and sales conferences and educational seminar programs held at locations in Canada or the continental United States.

There may be other fees or costs charged by the mutual fund company/manager depending on the investment product purchased. You should always refer to the mutual fund prospectus or offering memorandum for additional details regarding specifics of the compensation and fees associated with each product recommended

A summary of fund expenses, investor expenses and all dealer compensation is required to be set out on the inside front cover of each mutual fund prospectus, with such items more fully explained in the text of the prospectus. We recommend that you read the prospectus carefully before investing and retain it for future reference, together with all information pertaining to products provided by your Financial Advisor and GPWM.

GIC, CSB and Daily Interest Savings Products

GIC, CSB and Daily Interest Savings products are sold on a no sales charge basis and do not require the deduction of any commission from the amount of your purchase or deposit.

The gross amount of your purchase or deposit is invested and the financial institution pays us a onetime fee when you purchase the product. Generally, the fee is 0.25% of the deposit amount and is paid for each year that the deposit remains invested.

Loan Products

GPWM and your Financial Advisor do not receive any form of fees or commissions when providing RRSP, RESP, TFSA or Investment Loans. Although no fees or commissions are charged or earned by GPWM and your Financial Advisor, you should be aware that the proceeds from a loan product that are used to purchase investment products may generate a fee or commission to GPWM and your Financial Advisor.

Government Bonds

Like a GIC, CSB and Daily Interest Savings products, Government Bonds are sold on a no sales charge basis and do not require the deduction of any commission from the amount of your purchase. The gross amount of your investment is invested in purchasing a Government Bond.

Insurance Products

All life, disability, critical illness, long term care and health and dental insurance products are sold on a no sales charge basis and do not require the deduction of any commission from the amount of premium payment.

Insurance Products are provided through a related firm, **GP Capital Insurance Agency Ltd** or other approved insurance providers and is not supervised by GPWM.

Important Notice

Your Financial Advisor must provide a complete explanation on any compensation paid for any of the approved products or services recommended to you. If any aspect of compensation is unclear to you after speaking to your Financial Advisor, please contact the Investor Services Department at 1-800-608-7707 or by email at investorservices@gpwealth.ca.

Other information

How we handle your personal information

GP Wealth Management Corporation (“GPWM”) is committed to protecting the privacy of all customer personal information that we collect and maintain while carrying on our business.

Generally, we need to collect personal information to:

- ☑ Understand your needs and eligibility,
- ☑ Continue to offer you the full range of products and services that we believe meet your changing needs and to service such products and services,
- ☑ Meet regulatory or contractual requirements relating to the products and services provided to you.

We collect only the information we need for the purposes we have identified to you. Our files are kept for the purpose of providing and servicing the products and services that we believe are right for you, over your lifetime. Access to your personal information is restricted to GPWM employees, agents, and authorized service providers.

We have developed and continue to enhance security procedures to safeguard and protect your personal information against loss, theft, unauthorized disclosure, copying, and unauthorized use or modification.

We maintain appropriate safeguards and security procedures that reflect the types of documents in our care, including electronic or paper records, and limit access on a “need-to-know” basis, including technological measures such as the use of passwords and encryption.

You may register a privacy-related complaint by contacting GP Wealth Management Corporation’s Privacy Officer. We will investigate all complaints. If a complaint is justified, we will take all appropriate steps to set the situation right, including changing our policies and practices if necessary. We will also let you know what other complaint procedures may be available to you.

How to contact us if you have a complaint

GP Wealth Management has procedures in place to handle any written or verbal complaints received from clients in a fair and prompt manner. This is a summary of those procedures, which we provide to new clients and any clients who have filed a complaint. This summary can also be found on our website at www.gpwealth.ca.

The Client Complaint Information Form

We also provide new clients and clients who complain with an additional document called the *Client Complaint Information Form* ("CCIF") that provides general information about options for making a complaint.

How to File a Complaint with GP Wealth Management

Clients wishing to complain to **GP Wealth Management** may make their complaint to our head office by contacting the **Compliance Department** or to any branch manager or financial advisor. All complaints are forwarded to qualified compliance or supervisory personnel to be handled. We encourage clients to make their complaint in writing or by email, where possible. Where clients have difficulty putting their complaint in writing, they should advise us so that we can provide assistance. For confidentiality reasons, we will only deal with the client or another individual who has the client's express written authorization to deal with us.

Complaint Handling Procedures

We will acknowledge receipt of complaints promptly, generally within **five days**. We review all complaints fairly, taking into account all relevant documents and statements obtained from the client, our records, our financial advisor, other staff members and any other relevant source.

Once our review is complete we provide clients with our response, which will be in writing. Our response may be an offer to resolve your complaint, a denial of the complaint with reasons or another appropriate response. Where the complaint relates to certain serious allegations, our initial acknowledgement will include copies of this summary and the CCIF. Our response will summarize your complaint, our findings and will contain a reminder about your options with the Ombudsman for Banking Services and Investments².

We will generally provide our response within ninety days (90), unless we are waiting for additional information from you, or the case is novel or very complicated.

We will respond to communications you send us after the date of our response to the extent necessary to implement a resolution or to address any new issues or information you provide.

Settlements

If we offer you a settlement, we may ask you to sign a release and waiver for legal reasons.

Contacting GP Wealth Management

Clients may contact us at any time to provide further information or to inquire as to the status of their complaint, by contacting the individual handling their complaint or by contacting the **Compliance Department**.

¹ Clients who choose to communicate by email should be aware of possible confidentiality issues regarding internet communications.

² As defined in the Policies of the Mutual Fund Dealers Association of Canada of which GP Wealth Management Corporation is a Member.

Investor protection and compensation funds

MFDA Investor Protection Fund (“MFDA IPC”)

The following is a general description of the coverage provided by the MFDA Investor Protection Corporation. Full details of coverage and how customer claims are handled are available at www.mfda.ca or by calling 416-361-6332 or toll free at 1-888-466-6332.

About the MFDA Investor Protection Corporation (IPC)

IPC exists to provide compensation to you if your assets are unavailable because a mutual fund dealer becomes bankrupt. The IPC is sponsored by the Mutual Fund Dealers Association of Canada (MFDA) and coverage is automatic when you become a customer of a MFDA Member. There are no fees to you, the investor.

Amount of coverage

Coverage is in the amount of up to \$1 million per customer account in respect of the loss of customer property held by a MFDA Member. Most customers will

have two “accounts” for coverage purposes, a general account and a separate account (see covered assets and accounts below), that are each eligible for up to \$1 million coverage.

Covered assets and accounts

IPC protection extends, within its limits, to cash, securities, segregated funds and certain other property held by a MFDA Member. Customers with accounts in Quebec are not covered by IPC.

Each of your non-registered accounts held at the insolvent firm will be aggregated as one general account to the extent that the accounts are held in the same capacity and circumstances.

Some accounts at the insolvent firm are considered separate accounts. These include registered retirement plan accounts such as RRSPs, RRIFs, LIRAs, etc. which will be combined into one separate account for coverage purposes.

Losses not covered

The IPC covers losses arising as a result of the insolvency of a MFDA Member. Losses caused by other reasons such as the change in the market value of mutual fund securities, unsuitable investments or default of an issuer of a security, are not covered.

Customer assets not held by the MFDA Member, or not recorded in a customer's account as being held by a MFDA Member (such as mutual fund securities that are registered directly in your name with the mutual fund company) are not eligible for IPC coverage, unless the asset is otherwise in the custody or control of the Member.

Transfer of assets

In some cases, in the event of your MFDA Member's insolvency, your assets will be transferred to another securities firm or MFDA Member. This permits continued access to your account holdings without having to claim them in an insolvency.

Making a claim

Claims of a customer of an insolvent MFDA Member should be made directly to the trustee in bankruptcy or the receiver, if one has been appointed. The

IPC may rely on the trustee in bankruptcy under the Bankruptcy and Insolvency Act (Canada) or on the receiver under applicable law in determining the amount and eligibility of your claim. You must file a proof of claim within 180 days of the date of bankruptcy or insolvency or by the date established by the receiver or trustee.

Guarding against insolvencies

Mutual fund dealer bankruptcy is a rare occurrence. The IPC relies on the adequacy of the MFDA's prudential regulation. The MFDA has experience in identifying certain conditions or activities that may indicate financial difficulties and carries out this monitoring on a continuous basis.

Where this protection comes from

The IPC maintains a fund to which each MFDA Member contributes. The IPC assesses each Member according to certain criteria and in consultation with the MFDA. The principle is that MFDA Members are to be collectively responsible for the payments of client losses arising as a result of the insolvency of a MFDA Member.

If a Member's insolvency depletes the cash of the IPC, the IPC will call on the Members for additional funds. This situation may result in payments made to customers over time, as assessments are collected.

Additional information can be obtained by contacting the MFDA IPC at:

MFDA Investor Protection Corporation
c/o Mutual Fund Dealers Association of Canada
121 King Street West, Suite 1000
Toronto, Ontario M5H 3T9

Tel: 416-361-6332
Toll Free: 1-888-466-6332
Fax: 416-361-9781
Email: ipc@mfda.ca
Website: www.mfda.ca

Canadian Deposit Insurance Corporation (“CDIC”)

Who we are and what we do

The Canada Deposit Insurance Corporation (CDIC) is a federal Crown corporation created by Parliament in 1967 to protect your deposits made with member financial institutions in case of their failure. CDIC is NOT a bank. CDIC is NOT a private insurance company.

CDIC insures eligible savings

CDIC is a Federal Crown corporation that contributes to the stability of the Canadian financial system. Protecting Canadians’ savings is our job. CDIC automatically insures many types of savings against the failure of a bank or financial institution that is a CDIC member. However, **NOT all savings** are insured and CDIC deposit insurance does not protect against fraud, theft or scam.

It’s important to know...

Banks and other financial institutions in Canada can fail. It does not happen often, but it has happened and it could happen again. If your financial institution is a CDIC member and it fails and your savings are eligible for CDIC coverage, you will get up to \$100,000 of your savings back. If your savings are NOT covered, you might lose them.

Additional information can be obtained by contacting the CDIC at:

Canada Deposit Insurance Corporation
50 O’Connor Street, 17th floor
PO Box 2340, Station D
Ottawa, Ontario
K1P 5W5

Telephone: 1-800-461-2342
Fax: 613-996-6095
Email: info@cdic.ca
Website: <http://www.cdic.ca>

Client Information Document Acknowledgement

1 Client Information *(Please check one box and print name in full)*

Account Holder *(please check one box and print name in full)* Mr. Mrs. Ms. Dr. Corporate

Last Name

First Name

Initial

SIN

I acknowledge receipt of the "Client Information Document" and that I have read and understand the provisions of the "Client Information Document" and the additional information which is part of this document. I consent to the use of my personal information for administrative and processing purposes.

I declare that I understand the charges, conditions and provisions stated in the "Client Information Document" which apply to the opening of a plan with GP Wealth Management Corporation.

2 Account Holder(s) Signature Required

X

Account Holder's Signature

Account Holder's Name

MM/DD/YYYY

3 Financial Advisor Signature Required

X

Financial Advisor Signature

FA Name & Dealer Number

MM/DD/YYYY

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