



Professional Advisor Relationship Disclosure

Welcome to Interactive Brokers

Having a reliable partner to help you manage your portfolio is important to reaching your financial goals. Your Professional Advisor has partnered with Interactive Brokers Canada Inc. (Interactive Brokers) to act as the custodian of your assets.

Interactive Brokers provides trade execution, clearing, custodial services, bookkeeping, position financing and other brokerage solutions to investment advisory and brokerage firms.

Your relationship with Interactive Brokers

Interactive Brokers offers a suite of premium products and services that allow your Advisor to spend more time understanding your needs and managing your portfolio, and less time on day-to-day administration.

What is Interactive Brokers' role as your custodian?

As your custodian, Interactive Brokers is responsible for:

- Opening and maintaining accounts.
- Maintaining current, accurate records of client holdings .
- Settling trades .
- Preparing account statements, performance and fee reporting and tax documents.
- Calculating and reporting tax information to federal and provincial governments.

What does Interactive Brokers provide to your Advisor?

Interactive Brokers provides your advisor with:

- Access to a full range of account types and investment products, including futures and forex .
- A powerful suite of trading platforms and reporting tools.
- Access to superior technology and specialized administrative support.
- Trade execution, clearing, settlement and monthly custody reporting.

Who prepares your account statements?

Interactive Brokers will send a statement electronically directly to you on a daily and monthly basis. Interactive Brokers provides secure, online access to your accounts 24/7, 365 days a year.

Your Advisor and Interactive Brokers

Working with an Advisor means you grant them full discretionary control over your assets. Your Advisor is solely responsible for providing you with advice in respect to investing in, buying or selling securities. Interactive Brokers will act in accordance only with the instructions of your Advisor¹. You

select an Advisor based on management style and that Advisor selects Interactive Brokers for strength and expertise.

Certain administrative activities done only with your written consent:

You must provide written consent when:

- Opening, closing or modifying your account.
- Transferring assets (cash, securities), which will be done in accordance with your instructions.

How do I access my funds?

As a client of Interactive Brokers, you can make deposits:

- By electronic or wire transfer from your bank account.
- Through your financial institution's online banking platform via the bill payment function (choose Interactive Brokers Canada as payee)

How do I make withdrawals?

- Withdrawals are made by electronic transfer to your bank account, where you have already provided us with written authorization.

What fees do I pay for these services?

- Fees on your account such as commissions are outlined in the Pricing section of our website under Advisor Client fees, or otherwise communicated to you through your Advisor from time to time.
- These fees are paid directly to Interactive Brokers through your account.
- Your Advisor is not compensated for these transactions.
- Management fees charged by your Advisor will be processed by Interactive Brokers and paid directly to your Advisor.

Your Advisor is responsible for explaining these fees or service charges in respect to your account held by Interactive Brokers.

Regulatory Overview

- Interactive Brokers is a member of and regulated by the Investment Industry Regulatory Organization of Canada (IIROC), the national self-regulatory organization that oversees all investment dealers and trading activity on debt and equity marketplaces in Canada.
- Interactive Brokers is a member of the Canadian Investor Protection Fund (CIPF) that provides coverage (within specified limits).

Should you have any questions, do not hesitate to contact us. | www.interactivebrokers.ca | 514-847-3499

¹ When you open an account with Interactive Brokers, you authorize your Advisor to represent you and to give any instructions on your behalf relating to the administration of your accounts, namely, but not exclusively, orders for the purchase (in cash or margin), sale (including short selling), delivery or trading of any security and the use of any available credit balance. Interactive Brokers will not give

any investment advice or make any recommendations on any security held in your accounts, nor undertake responsibility for reviewing the appropriateness of the transaction entered or suitability of the investment decision with respect to your accounts. Interactive Brokers is a member of the Investment Industry Regulatory Organization of Canada (IIROC) and the Canadian Investor Protection Fund (CIPF). Custody services accessed through Interactive Brokers are provided by either Interactive Brokers Canada Inc. (IBC) or Interactive Brokers LLC (IB LLC). IBC and IB LLC are indirect subsidiaries of Interactive Brokers Group, Inc., a public company listed on the NASDAQ Global Select Market (symbol: IBKR).