

March 31, 2022

Client Name  
Address

**Subject: Annual Administrative Fees | Upcoming Changes in 2022**

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Dear Client,

To begin with, I would like to thank you for your trust and commend you for your continued commitment to building a healthy financial future.

We would like to inform you of some changes which will be taking place at Investia. Beginning in 2022, we will be introducing a client administrative fee of \$50. This fee will be billed annually in your June quarterly statement. In return, Investia will not introduce statement mailing fees and will remove any other existing dealer administration fees associated with the maintenance of your account, such as NSF processing fees, account transfer fees, estate processing fees, etc. *It is important to note that this annual fee is a dealer initiative and is not related to the services you receive from your advisor.*

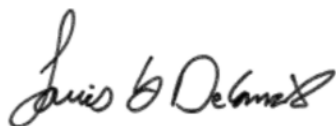
**Investia nominee account holders**

If you hold your investments in an Investia nominee account, it is important to note that the \$50 client administrative fee will not be charged in addition to the current nominee administrative fee. In 2024, this nominee fee, currently \$100, will be eliminated and replaced with the annual client administrative fee of \$50.

For a bit of background on Investia, in addition to administering your account, it is our responsibility to ensure that all advisors follow strict compliance rules and regulations. We also provide our advisors and their clients with high-performance digital solutions such as interactive web portals, a client app, secured document sharing and digital signature tools, all of which serve to enhance and facilitate the advisor/client relationship. As a dealer, we fully support independent advice and as such we make sure that our advisors have full access to a wide and diversified product shelf including mutual funds, ETFs and GICs. Investia is a wholly-owned subsidiary of iA Financial Group, one of the largest insurance and wealth management groups in Canada with over 125 years of offering dedicated financial services to Canadians.

Our industry is moving and changing at an extremely fast pace. Independence of advice, disclosure and transparency have never been more important. As a mutual fund dealer who supports the independent advisor, we remain fully committed to you and your financial well-being. Should you require additional information related to these changes, please do not hesitate to contact your advisor.

Yours truly,



Louis H. DeConinck  
President  
Investia Financial Services Inc.