Date

Client name

Client address

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

To my valued clients,

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.

I’m writing to you today to draw your attention to upcoming changes that Investia Financial Services Inc., my mutual fund dealer, will be implementing this year. Beginning in 2022, Investia 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 I offer you*.

Please be advised that Investia will be sending a communication in your March statement introducing this new fee which will be payable in July. ***I have made the decision to personally cover this fee for you in 2022***, so you may disregard this notice.

**Investia nominee account holders**

If we have taken advantage of the Investia nominee structure to hold your investments, 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, the dealer ensures that all advisors follow strict compliance rules and regulations. It also provides us 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. Investia is a dealer who supports independent advisors like me and as such offers a wide and diversified product shelf with access to mutual funds, ETFs and GICs. This allows me to choose from a variety of products when building your portfolios. 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 an independent advisor, I 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 me.

Thank you again for your trust.

Sincerely,

John

XXX Wealth Management