

Note: Terms used in this form have the meanings given to them in National Instrument 54-101.

EXPLANATION TO CLIENTS

Based on your instructions, the securities in your account with us are not registered in your name but in the name of Investia Financial Services Inc. The issuers of the securities in your account may not know the identity of the beneficial owner of these securities.

We are required under securities law to obtain your instructions concerning various matters relating to the securities held in your account.

Disclosure of Beneficial Ownership Information

Securities law permits reporting issuers and other persons and companies to send materials related to the affairs of the reporting issuer directly to beneficial owners of the reporting issuer's securities if the beneficial owner does not object to having information about them disclosed to the reporting issuer or other persons and companies. Part 1 of the client response form allows you to tell us if you **OBJECT** to the disclosure by us to the reporting issuer or other persons or companies of your beneficial ownership information, consisting of your name, address, email address, securities holdings and preferred language of communication. Securities legislation restricts the use of your beneficial ownership information to matters relating to the affairs of the reporting issuer.

If you **DO NOT OBJECT** to the disclosure of your beneficial ownership information, please mark the first box in Part 1 of the form.

If you **OBJECT** to the disclosure of your beneficial ownership information by us, please mark the second box in Part 1 of the form. If you do this, all materials to be delivered to you as a beneficial owner of securities will be delivered by us.

Receiving Securityholder Materials

For securities that you hold through your account, you have the right to receive proxy-related materials sent by reporting issuers to registered holders of their securities in connection with meetings of such securityholders. Among other things, this permits you to receive the necessary information to allow you to have your securities voted in accordance with your instructions at securityholder meetings.

In addition, reporting issuers may choose to send other securityholder materials to beneficial owners, although they are not obliged to do so.

Securities law permits you to decline to receive securityholder materials. The three types of materials that you may decline to receive are:

- (a) proxy-related materials, including annual reports and financial statements, that are sent in connection with a securityholder meeting;
- (b) annual reports and financial statements that are not part of proxy-related materials; and
- (c) materials that a reporting issuer or other person or company sends to securityholders that are not required by corporate or securities law to be sent to registered holders.

Electronic Delivery of Documents

Securities law permits us to deliver some documents by electronic means if the recipient so consents. Please provide your email address, if you have one, at the website indicated on the "Client Response Form".

Contact

If you have any questions or want to change your instructions in the future, please contact your representative.

CLIENT RESPONSE FORM

TO: Investia Financial Services Inc.

Client Name: _____ Client Number: _____

Account Number(s): _____

I have read and understand the explanation to clients that you have provided me in connection with this form and the choices indicated by me apply to all of the securities held in the above account(s).

PART 1 – Disclosure of Beneficial Ownership Information

*Please mark the corresponding box to show whether you **DO NOT OBJECT** or **OBJECT** to us disclosing your name, address, email address, securities holdings and preferred language of communication (English or French) to issuers of securities you hold with us and to other persons or companies in accordance with securities law.*

- I DO NOT OBJECT** to you disclosing the information described above.
- I OBJECT** to you disclosing the information described above.

Receiving Securityholder Materials

You will first receive paper ballots from Broadridge, but when you go to www.proxyvote.com, you will have the option to sign up for e-delivery to the email address of your choice, which will also be used for notifications with links to material made available by fund companies, provided the issuer has made the material available on the internet.

(I understand that the materials I receive will be in my preferred language of communication if the materials are available in that language).

Client signature

Date (dd-mm-yyyy)