



SERVICE FEE AGREEMENT

May 1st, 2022

This Service Fee Agreement (“Agreement”) acts as a letter of engagement between you and your financial representative (your “Representative”). Your Representative introduced you to Assante Connect a division of WealthBar Financial Services Inc. doing business as CI Direct Investing (“CI Direct Investing”). A copy of this Agreement will be available to your Representative and will be binding on both you and your Representative.

CI Direct Investing is registered as an adviser in the category of portfolio manager with the securities regulatory authority or regulator in your province or territory of residence and, pursuant to such registration, is permitted to advise you with respect to the purchase and sale of securities. All portfolio management services and related services which require registration under applicable securities laws will be provided by CI Direct Investing.

You intend to open an account with CI Direct Investing in order to invest certain assets with CI Direct Investing through its digital wealth management platform (the “Account”).

For financial support services (“Services”) provided to you by your Representative, you agree to pay to your Representative a fee calculated as a percentage of the assets in your Account (the “Service Fee”). The Service Fee will be calculated and accrued daily and paid monthly in arrears. The Service Fee will be subject to applicable Harmonized Sales Tax, Goods and Services Tax and/or other applicable taxes (collectively, “Applicable Taxes”). Remittance of Applicable Taxes to the Canada Revenue Agency is the responsibility of your Representative.

Services provided to you by your Representative may include but are not limited to cash flow management, estate planning, insurance planning, tax planning, and retirement planning. Such Services are to be agreed upon between you and your Representative. For greater certainty your Representative and his/her sponsoring firm are responsible for ensuring the provisions of the agreed upon services are being provided.

You acknowledge and agree that CI Direct Investing will withdraw the Service Fee, plus Applicable Taxes, from your Account as of the last business day of each month and pay such Service Fee, plus Applicable Taxes, to your Representative’s sponsoring firm by no later than 45 days after month-end.

You further authorize and direct CI Direct Investing to disclose all information, in a read-only mode, to your Representative regarding your Account from time to time, including information related to portfolio details, investment performance, transfers, account expenses, beneficiaries, deposits, withdrawals, financial information, suitability assessment and other information that would assist your Representative when providing you with the agreed upon Services. This authorization may be withdrawn by you at any time by providing written notice to CI Direct Investing.