



**GLOBAL ASSET
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InvestorOnline User Agreement: Terms and Conditions

In consideration of CI Global Asset Management (“CI”) providing online access to account information (the “Services”) to the account holder (you, your) for non-commercial use, you are subject to strict terms and conditions contained in this InvestorOnline User Agreement (the “Agreement”). CI is the owner of the Services. This Agreement is governed by the laws of the Province of Ontario and applicable laws of Canada. Any disputes relating to this Agreement will be submitted to the jurisdiction of the courts located in Toronto, Ontario, Canada. The owner of the Services is based in Toronto, Ontario, Canada. The Services are not intended for use in any jurisdiction where their use is not permitted. If you access the Services from outside Canada, you do so at your own risk, and you are responsible for compliance with the local laws of your jurisdiction.

Please read these terms and conditions before registering and using CI’s site and the Services. By registering or by using the Services you confirm that you are legally bound by, understand, and agree to abide by the terms and conditions set out below, all as may be amended or cancelled from time to time.

Acceptance of the Terms and Conditions and any Amendments

At the time of registration, you will be asked to provide your date of birth and the last four digits of your Social Insurance Number (SIN). This information is used solely to verify your identity and will be cross-referenced against the information you provided to CI when you opened your account. CI will not be retaining this information for future use.

By accepting and agreeing to the terms and conditions of this Agreement, you hereby authorize CI to provide your account information via the internet, as requested by any person using your web login ID (provided by CI) and password, and to provide any other services as outlined in this Agreement.

CI reserves the right to modify the Services and to amend this Agreement at any time. Whenever this Agreement is amended, you will be prompted to read and accept the newly amended Agreement. Continued use of the Services is contingent on your acceptance of any amendments or modifications to this Agreement. Any and all such amendments or modifications are effective immediately upon posting and apply to all access to and use of the Services. If you use the Services after the amended Agreement has been posted, you will be deemed to have agreed to the Agreement, as amended. The most current form of this Agreement will be available online at all times.

This Agreement is in addition to, and not in substitution for, any other agreements between you and CI. Should CI waive any term of the Agreement in a particular circumstance, that term remains in effect for the duration of the Agreement.

Use of the Services is limited to the viewing of account information and corporate material. CI will not act on any trade instructions submitted electronically.

Should you wish to suspend or cancel use of the Services, CI requires written notice, or any other form of notification that CI deems to be acceptable. CI will take appropriate action to deactivate your access to the Services. CI reserves the right to deny access to the Services.

The information, material, and content seen when using the Services is for information purposes only and does not constitute an offer to buy or a solicitation to sell any currency, investment fund, securities, units of mutual funds, or other product, service, or information in any jurisdiction in which an offer or solicitation is not authorized or cannot be legally made, or to any person to whom it is unlawful to make an offer or solicitation. For information specific to any jurisdiction outside of Canada, please contact your financial advisor.

The information, material, and content available when using the Services is not intended to provide specific financial, investment, tax, legal, accounting, or other advice to you, and should not be acted or relied upon in that regard without seeking the advice of a professional.

Security

You are responsible for ensuring the security of your unique web login ID and password. You agree to avoid selecting an obvious password, such as a street address, date of birth, or telephone number and to change your password on a regular basis, in order to reduce the potential for unauthorized use. Any web login ID, password, or any other piece of information chosen by you or provided to you as part of CI's security procedures, must be treated as confidential and personal to you, and you must not disclose it to any other person or entity. You must exercise caution when accessing your account from a public or shared computer so that others are not able to view or record your password or other personal information. You understand and agree that should you be provided an account, you agree not to provide any other person access to the Services or portions of the Services using your web login ID, password, or other security information. You agree to notify CI immediately, by telephone and in writing, of any unauthorized access to, use of, or suspected unauthorized access to or use of your web login ID or password or any other breach of security. You also agree to ensure that you logout from your account at the end of each session. You are responsible for any password misuse or any unauthorized access. You will assume all costs and charges incurred through use of your web login ID and password.

You understand that the internet is not a secure medium where privacy can be ensured and that complete security and confidentiality over the internet is not possible at this time. Your confidential use of the Services cannot be guaranteed, and your use of the Services may be subject to access by, or disclosure to, other persons. You are solely responsible for maintaining the security of your web login ID and password and ensuring that you are the only person using them. CI is not responsible for the unauthorized use of the Services by any other person.

You are prohibited from attempting to circumvent and from violating the security of the Services, including without limitation: (a) accessing content and data that is not intended for you; (b) attempting to breach or breaching the security and/or authentication measures; (c) restricting, disrupting, or disabling service to users, hosts, servers, or networks; (d) illicitly reproducing TCP/IP packet headers; (e) disrupting network services and otherwise disrupting the owner of the Services'

ability to monitor the Services; (f) using any robot, spider, or other automatic device, process, or means to access the Services for any purpose, including monitoring or copying any of the material contained within the Services; (g) introducing any viruses, trojan horses, worms, logic bombs, or other material that is malicious or technologically harmful; (h) attacking the Services via a denial-of-service attack, distributed denial-of-service attack, flooding, mailbombing, or crashing; and (i) otherwise attempting to interfere with the proper working of the Services.

You agree to assist CI in any investigation into improper access to your accounts.

Do not respond to text messages, pop-ups, emails, or other internet requests that ask you to reveal personal information about yourself or your account when using the Services. CI will never send you unsolicited messages or emails asking for your password, credit card, account numbers, etc. CI will never ask you to validate or restore your account or access to the Services through unsolicited messages or emails.

Site Monitoring, Enforcement, Suspension, and Termination

CI has the right, without provision of notice to:

- Take appropriate legal action, including without limitation, referral to law enforcement, a regulatory authority, or a harmed party for any illegal or unauthorized use of the Services. Without limiting the foregoing, CI has the right to fully cooperate with any law enforcement authorities or court order requesting or directing CI to disclose the identity or other information of anyone using the Services in an illegal or unauthorized manner.
- CI reserves the right at any time and from time to time, to disable or terminate your account, any web login ID, password, or other identifier, whether chosen by you or provided by CI, in CI's sole discretion for any or no reason, including any violation of any provision of the terms and conditions in this Agreement.

You waive and hold harmless CI from any and all claims resulting from any action taken by CI relating to any investigations by CI or by law enforcement or regulatory authorities.

Hyperlinks, Non-CI Websites, and Third-Party Content

The Services may have content provided by third parties. All statements and/or opinions expressed in any such third-party content, other than the content provided by CI, are solely the opinions and the responsibility of the person or entity providing those materials. Such materials do not necessarily reflect CI's opinion. CI is not responsible or liable, to you or to any third party, for the content or accuracy of any third-party materials.

For your convenience, the Services may provide links or pointers to third party sites. CI makes no representations about any other websites that may be accessed from the Services. If you choose to access any such sites, you do so at your own risk. CI has no control over the content of any such third party sites and accepts no responsibility for such sites or for any loss or damage that may arise from your use of them. You are subject to any terms and conditions of such third-party sites. Non-CI websites are not subject to CI's privacy policy or security standards.

No Reliance and Disclaimer of Warranties

You understand and agree that your use of the Services, their content, and anything found or attained through your use of the Services is at your own risk. CI has no responsibility or liability whatsoever for your use of the Services. Neither CI nor any of CI's affiliates nor their respective directors, officers, employees, agents, or service providers make any warranty, representation, or endorsement, whether express or implied, with respect to the completeness, security, suitability, currency, or availability of the Services or their contents. CI makes reasonable efforts to update the information provided within the Services. Without limiting the foregoing, neither CI nor any of CI's affiliates nor their respective directors, officers, employees, agents, or service providers represents or warrants, whether in an express or implied manner, that the Services, their contents, or anything found or attained through the Services will be accurate, reliable, error-free, or uninterrupted, that defects will be corrected, or that CI's site or the server that makes it available are free of viruses or other harmful components.

CI cannot and does not guarantee or warrant that files or data available for downloading from the Services will be free of viruses or other destructive code. You are solely and entirely responsible for your use of the Services and your computer, internet, and data security.

Limitation of Liability

Despite CI's efforts to provide the Services in the most secure manner possible, you recognize that the security and privacy of any information exchanged via the internet between you and CI cannot be guaranteed. You agree that under no circumstances will CI be liable for any damages, whether direct, indirect, incidental, consequential, special, punitive, or exemplary (collectively, the "Excluded Damages"), arising out your use of the Services that are in any way connected to: loss of revenue, trading losses, anticipated profits, business, savings, goodwill, or data; any failure of performance, denial-of-service attack, distributed denial-of-service attack, overloading, flooding, mailbombing, crashing, interruption, defect, operator errors, inconvenience, delay in operation, or transmission of computer viruses, trojan horses, worms, logic bombs, or other technologically harmful material that may infect your computer equipment, computer programs, data, or other proprietary material; failure of electrical or mechanical equipment or communications lines (including telephone, cable, and internet); severe or extraordinary weather (including flood, earthquake, or other act of God); fire, war, insurrection, terrorist act, riot, labour dispute, and other labour problems, accident, emergency, or action of government; or third party theft of, destruction of, unauthorized access to, alteration, or use of your information, equipment or property, even if CI has been advised of the possibility or could have foreseen the Excluded Damages.

The Services may be modified, suspended, or terminated at any time without prior notice. You understand that the Services may periodically be unavailable due to routine systems maintenance, the provision of system upgrades, negligence (except gross negligence), omission, or forces beyond CI's control including, but not limited to, acts or omission of suppliers, failure of electronic equipment or communication lines, connection problems, theft, power failure, or software problems, and that CI will not be liable for any Excluded Damages suffered as a result of, or in connection with, the foregoing, even if CI has been advised of the possibility or could have foreseen the Excluded Damages.

YOU ARE SOLELY RESPONSIBLE FOR THE ACCURACY OF ANY INSTRUCTION COMMUNICATED TO CI USING THE SERVICES. CI WILL NOT INCUR ANY LIABILITY THAT MAY RESULT FROM ACTING ON A REQUEST YOU HAVE MADE REGARDING THE SERVICES.

Intellectual Property Rights and Ownership

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- a reasonable number of copies for personal use only may be printed keeping any proprietary notices thereon, which may only be used for non-commercial and lawful personal purposes and not for further reproduction, publication, or distribution of any kind on any medium whatsoever; and
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If you print off, copy, or download any part of the Services in breach of this Agreement, your right to use the Services will cease immediately and you must, at CI's option, return or destroy any copies of the materials you have made. You have no right, title, or interest in or to the Services or to any content contained within the Services, and all rights not expressly granted to you are reserved by CI. Any use of the Services not expressly permitted by this Agreement is a breach of this Agreement and may violate copyright, trademark, and other intellectual property laws. Any infringement of CI's rights will result in appropriate legal action.

Indemnities

You agree to indemnify, defend, and hold harmless CI Financial Corp., its subsidiaries and affiliates, including, but not limited to, CI, its officers, employees, directors, agents, and content providers from and against any and all claims, damages, costs, or other expenses (including reasonable legal fees) that arise directly or indirectly out of or from your activities in connection with the Services or their content, including without limitation any breach of these terms (including without limitation any representation or warranty made by you in these terms), your use of the Services, your use of third party sites, and your use of the content obtained from the Services other than as expressly authorized in this Agreement.

Privacy

By using the Services or by clicking to accept the terms and conditions in this Agreement, you accept and agree to be bound and comply with these terms and conditions and with CI's privacy notice and online and mobile privacy policy, found at <https://ci.com/en/legal/privacy>, incorporated herein by reference. If you do not agree to these terms and conditions and/or the privacy policy, you must not access or use the Services.

Any provision of registration information that you make in order to use the Services through any functionality constitutes your consent to all actions CI takes with respect to such information consistent with CI's Privacy Policy.

Waiver

No waiver under this Agreement is effective unless it is in writing and signed by an authorized representative of the party waiving its right. No failure to exercise, or delay in exercising, any right, remedy, power, or privilege arising from this Agreement operates, or may be construed, as a waiver thereof. No single or partial exercise of any right, remedy, power, or privilege hereunder precludes any other or further exercise thereof or the exercise of any other right, remedy, power, or privilege.

Severability

If any term or provision of this Agreement is invalid, illegal, or unenforceable in any jurisdiction, such invalidity, illegality, or unenforceability shall not affect any other term or provision of this Agreement or invalidate or render unenforceable such term or provision in any other jurisdiction.