



The Account Agreements, Relationship Disclosure & Other Information booklet is being updated to supplement existing conflicts of interest disclosure. Further details are below.

Conflicts of Interest

Under securities laws, IG Wealth Management, its employees and consultants must take reasonable steps to identify existing and reasonably foreseeable material conflicts of interest between the firm, employees, consultants and our clients, and to address these conflicts in the best interest of clients. We must avoid any material conflicts of interest if the conflict is not, or cannot be, otherwise addressed in your best interest.

We have adopted internal processes, policies and procedures to assist us in identifying, addressing and minimizing any conflicts of interest that arise in our dealings with you. Your consultant is required to bring conflicts of interest to your attention as soon as they become aware of them. Some of the conflicts of interest that may arise will occur only in specific situations, while others are ongoing. The following is a summary of the material conflicts of interest that may arise and a brief description of how we manage them in your best interest:

CONFLICTS OF INTEREST THAT MAY ARISE IN SPECIFIC CIRCUMSTANCES

Situation	How we manage
1. Under certain circumstances, we may deal with you, or for you, in securities transactions where the issuer of those securities or the other party to the transaction is affiliated with or has a business relationship with IG wealth management.	We are required by securities law to disclose certain relevant matters to you relating to the transactions, which are contained in the following sections entitled "related and connected issuers" and "related registrants". See full details on related and connected issuers below.
2. Consultants may engage in an outside activity that causes a potential conflict because the activity competes with the activities of the firm, limits the time an advisor may have to service clients, causes client confusion, or is contrary to the values of the firm.	Securities legislation prohibits an individual from serving as a director of another registered firm that is not an affiliate of our firm. Consultants are prohibited from engaging in activities that would interfere or create conflict with their duties. We have an outside business activity policy and procedure which require consultants to disclose outside activities, annual certification, review and approval, and reporting.
3. Consultants and clients may wish to engage in personal financial dealings including borrowing, lending money, or investing with each other.	Our policies prohibit consultants from borrowing or lending money to clients or investing with clients.
4. Clients may want a consultant to act as executor, trustee, or power of attorney for the client, which gives the consultant full control or authority over a client's financial affairs.	Our policies prohibit a consultant from acting in any of these capacities for a client, except in the case of immediate family members. In those circumstances, the consultant must not act as the servicing consultant on the account.

GENERAL CONFLICTS OF INTEREST

Situation	How we manage
<p>1. We earn compensation by selling products and services to clients.</p>	<p>We will inform you clearly and in advance our fees, commissions, and other compensation, so you know what you will be paying. Depending on the product or account type you choose, we will offer a variety of pricing options to choose from.</p>
<p>2. Consultants may receive greater fees or compensation for some insurance, securities and mortgage products or strategies than others. Consultants may also be eligible for additional compensation, such as bonuses, non-monetary benefits, and referral fees for approved products, including banking services and mortgage products. Different compensation may discourage recommendations in the best interest of clients.</p>	<p>We require that the products and solutions consultants recommend must be suitable for you, considering your personal circumstances and investment objectives. We conduct suitability reviews to ensure these recommendations adhere to our policies and to ensure they meet your best interests. The compensation that is paid is disclosed to you in advance.</p>
<p>3. We may receive or pay a referral fee to a third party for the referral of a client in connection with various products and services.</p>	<p>The firm must approve all arrangements to pay for a referral. The firm requires that the referral be for a limited duration, that the fee be reasonable, and that the arrangement be disclosed to the client.</p>
<p>4. We may receive compensation from securities issuers and other third parties for selling their products to you, such as trailer fees on investment funds.</p>	<p>We disclose to you the situations and type of third-party compensation we may receive. Securities regulators require issuers to provide this information in the disclosure documents.</p>
<p>5. Consultants primarily recommend exclusive IG investment funds and solutions, as well as third-party asset managers from the firm's approved list. Consultants determine the suitability of investment funds and solutions based on the approved list, and not the market at large, which narrows the scope of products and solutions that may be recommended to you.</p>	<p>Consultants have an obligation to only recommend suitable investment products and solutions to you, considering your personal circumstances and investment objectives. We do not allow monetary and non-monetary benefits to Consultants that could bias recommendations towards exclusive investment funds over similar, third-party products. We have robust compliance oversight along with 'know your client' and 'know your product' processes to ensure products are suitable for you and to ensure your best interests are met.</p> <p>Our solutions include a deep and broad selection of investment funds, diversified by asset manager, asset category, investment style, geography, market capitalization and sector. We conduct ongoing due diligence on comparable products available in the market and evaluate whether our approved list is competitive with the alternatives available in the market.</p>
<p>6. We offer fee-based accounts which may contain products with embedded commissions, creating the potential for clients to overpay.</p>	<p>In our fee-based accounts, we identify products with embedded commissions and do not include them in the fee calculation for fee-based accounts. Therefore, these costs are not charged to you twice. We monitor these accounts to ensure that this policy is maintained.</p>