

# Important information about your IG Wealth Management Account Agreement for joint account holders.

Please review the enclosed information on upcoming changes to account terms for Joint Account holders, effective December 1, 2021. Please speak to your IG Wealth Management Consultant if you have any questions.

## Additional Terms for Joint Accounts

### Joint Tenants with Right of Survivorship Outside of Quebec

This section applies if you open an account with more than one account holder and are not resident in Quebec (where the right of survivorship is not recognized).

Joint accounts at Investors Group Financial Services Inc. ("IG Wealth Management") are established as joint tenants with the right of survivorship. This means that upon the death of a joint account holder, the deceased account holder's interest in the account passes automatically to the surviving joint account holder(s).

To ensure continuity, we ask that upon death of one joint account holder, the surviving joint account holder(s) give us immediate written notice of the death. Please note that until we receive a written notice of death, we may continue to treat the joint account as if the deceased joint account holder were still alive. You acknowledge and agree that IG Wealth Management will not be held liable for any loss, damage or legal costs incurred in any dispute between the deceased account holder's estate and the surviving account holder(s) for acting on the right of survivorship.

### Joint Accounts in Quebec

For joint account holders that are residents of Quebec, a deceased account holder's interest in the account does not automatically pass to the surviving account holder(s). Rather, the deceased account holder's interest will be payable to their estate to be distributed in accordance with their will (or, if there is no will, the Quebec laws of intestate succession).

### Joint Accounts Between Residents of Quebec and Non-Residents of Quebec

For joint accounts between one or more persons who are residents of Quebec and one or more persons who are not residents of Quebec:

- Upon the death of a joint account holder who is not a resident of Quebec, their interest in the account will pass automatically to the surviving account holder(s).
- Upon the death of a joint account holder who is a resident of Quebec, their interest will be payable to their estate to be distributed in accordance with their will (or the Quebec laws of intestate succession if there is no will).

## Personal Information and Joint Accounts

Personal information collected from any holder of a joint account, for the purpose of establishing the joint account or the ongoing operation of the joint account, may be shared with the other joint account holders, and all joint account holders consent to such disclosure of personal information.

## Joint and Several Liability

Each account holder is jointly and severally liable (in Quebec, referred to as solidarily liable) for all the debts, obligations, and liabilities in respect to the joint account.

## Instructions

Each joint account holder may give us instructions on the joint account (including, without limitation, to buy, sell, or transfer securities) as if the joint account was solely in their name, and without requiring notice or approval from the other joint account holder(s). Any instructions received by IG Wealth Management from a joint account holder, and acted upon by us shall be binding upon all the account holders of a joint account. However, IG Wealth Management reserves the right at any time (in our sole discretion) to require instructions on a joint account to be given to us in writing and/or authorized by all joint account holders. You agree that IG Wealth Management will not be held liable for any loss or damage as a result of requiring all joint account holders to provide such instructions.

## Notices & Statements

For joint accounts, other than client statements (which will be sent to all joint account holders), IG Wealth Management will only send fund facts, trade confirms, tax slips, notices or other communications (collectively "Notices and Communications") to one account holder of the joint account. The joint account holder receiving Notices and Communications from us for the joint account, agrees to immediately provide copies of such information to all other joint account holders upon receipt. A joint account holder(s) may request copies of Notices and Communications from their IG Wealth Management Consultant. All Notices and Communications sent to the one joint account holder shall be binding upon each of the other joint account holders.