IG WEALTH MANAGEMENT

September 2019

Notice of chequing services changes for Money Market Funds

This letter is to advise you of the following changes to the chequing services for IG Wealth Management Money Market Funds, which will be implemented on or about October 1, 2019 and January 1, 2020:

- Change in how non-sufficient funds (NSF) cheques are processed
- A minimum investment will be required for chequing privileges
- Changes to fees for ordering cheques and for cheque processing

Enclosed is the updated terms and conditions of the Chequing application and agreement which reflect the changes.

CHANGE IN HOW NSF CHEQUES ARE PROCESSED

Effective October 1, 2019, when a cheque is presented for payment and there are insufficient funds available in the corresponding Money Market Fund position, the cheque will be returned. A fee may also be charged for the processing and handling. To pay for this fee, part of your other investments will be sold.

This process is similar to many financial institutions in Canada that provide chequing services. Please contact the National Service Centre to ensure you have sufficient amounts at all times within your Money Market Fund to cover cheques that are written.

MINIMUM INVESTMENT REQUIRED FOR CHEQUING PRIVILEGES

A minimum of $10,000 in assets with IG Wealth Management (or in U.S. dollars for Investors U.S. Money Market Fund), is required to subscribe to the chequing services. If after January 1, 2020, you do not have a minimum of $10,000 in assets, this service will no longer be available to you and any cheques written on the account will be returned unpaid.

CHANGES TO FEES FOR ORDERING CHEQUES AND FOR CHEQUE PROCESSING

Effective January 1, 2020, there will be an increase in fees for ordering cheques and for cheque processing, as summarized in the table below.

For specific fees, please refer to Section 9 in the updated terms and conditions of the enclosed Chequing application and agreement. Note that fees for ordering cheques will continue to be waived if you have investments of $100,000 or more.

Household Assets	Chequing eligibility	Fees charged for ordering cheques
Under $10,000	No longer eligible	N/A
$10,000 - $99,999.99	Eligible	Fees apply
Over $100,000	Eligible	Fees are waived*

* Cost of rush delivery may apply. Fees for cheque processing, including NSF charges, apply to all accounts.

Thank you for choosing IG Wealth Management. We value our relationship and look forward to continuing to help you achieve your goals. If you have any questions about this information or your personal investment plan, please contact the National Service Centre at 1-866-800-7984 between the hours of 8 a.m. and 5 p.m. CST.

Sincerely,

Jon Kilfoyle

Senior Vice-President, IG Investments