SAFETY OF ASSETS

HOW WE PROTECT YOUR INVESTMENTS

Echelon Wealth Partners is committed to placing clients' needs first. Clients have trusted Echelon and its predecessors with their investments for over three decades and we have earned their confidence by developing a number of safeguards to ensure the protection of client assets held at our firm.

THE FIVE REASONS WHY

We have a strong regulatory capital level, follow security safekeeping measures, implement investment safeguards, offer industry-wide insurance protection and adhere to strict industry standards.

1. CAPITAL LEVEL

Echelon Wealth Partners has regulatory capital that is kept segregated from that of the other members of the Echelon Partners group. This capital is only available for the use in Echelon Partners' business and is distinct from assets used or made available to the corporate group.

2. CUSTODY AND SAFEKEEPING OF SECURITIES

Fidelity Clearing Canada provides custody and safekeeping services for all securities in non-registered accounts, other than mutual funds and segregated funds. Securities in registered accounts, other than mutual funds and segregated funds, are held by our plan trustee, Computershare Trust Company of Canada. Mutual fund and segregated fund assets are held by the custodian specified in the applicable offering document.

Fidelity Clearing Canada and Computershare Trust Company of Canada are independent service providers, which provide additional oversight of our procedures to ensure all assets are accounted for accurately. Globally, Fidelity is one of the world's largest fiduciaries with $5.1 trillion in custodied assets and over 3,100 clearing and custody firm clients. Computershare Trust Company operates in 20 countries with over 16,000 clients world-wide.

"We listen. We advise. We plan.
And together we build and protect your portfolio."

ECHELON
WEALTH PARTNERS

Angel Ambassador Investment Initiative2
1 Adelaide Street East, Toronto, Ontario M5C 2V9
AAII2@echelonpartners.com | 1-855-598-4969 ext.1166
www.AAII2.com

We're committed to placing clients' needs first

3. INVESTMENT SAFEGUARD MEASURES

We safeguard clients' fully paid and excess margin securities by keeping them separate from securities related to our proprietary or corporate investing activities. This is standard practice for investment dealers and meets the requirements of the Investment Industry Regulatory Organization of Canada (IIROC) and various stock exchanges.

Segregation of client securities is subject to regulatory audit on an annual basis. Segregation of client securities ensures your investments are not subject to any risks related to our business activities. In summary, client assets, unless held for margin or hypothecated, are held in custody at Fidelity Clearing Canada for your benefit alone.

4. INDUSTRY-WIDE PROTECTION

Echelon Wealth Partners is a member of the Canadian Investor Protection Fund (CIPF), a protection fund that was set up by the investment industry to ensure client assets are protected, within limits, if a CIPF Member becomes insolvent or bankrupt.

CIPF provides coverage of up to $1,000,000 CDN for any combination of cash and securities. If an investor has several general accounts, such as cash, margin and $US, they are combined into one account for coverage purposes. Similarly, retirement accounts, such as your registered retirement savings plan (RRSP), registered retirement income fund (RRIF), life income fund (LIF) and locked-in retirement account (LIRA), are combined into one account for coverage purposes.

It is important to note that CIPF provides coverage against losses arising only if Echelon Wealth Partners were to face insolvency issues; CIPF does not cover market-driven investment losses.

For further details on CIPF coverage, ask your Investment Advisor for a copy of the CIPF brochure or visit their website at www.cipf.ca.

5. OTHER PROTECTION MECHANISMS

Certain assets have additional built-in protection mechanisms. For example, term deposits are insured by the Canada Deposit Insurance Corporation and some fixed income products are issued or backed by the Government of Canada or another governmental jurisdiction.

ABOUT ECHELON WEALTH PARTNERS

We're a leading independently owned and operated wealth management and capital markets firm, known for our client-centered approach and entrepreneurial spirit.

Echelon is a compelling option for investors seeking unbiased investment solutions, professional management and unparalleled service. We aim to build lifetime relationships and deliver superior service.

Our financial professionals have the freedom to offer truly independent investment advice, always putting their clients' needs first. We are also a growing firm, with more than $4 billion in assets under administration and management. We service clients across Canada from our offices in Toronto, Oakville, Ottawa, Montreal, Calgary, Vancouver, Victoria and Tokyo.

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