

Consent to Electronic Delivery of Documents

These terms and conditions apply to the electronic delivery of documents to you relating to your accounts with IAIC.

1. Definitions:

“**Account**” means each account you already have, as well as each account that we open for you in the future.

“**Consent**” means this Consent to Electronic Delivery of Documents.

“**IAIC Client Portal**” means the system which can be accessed through the IAIC website (www.iaic.ca) which you will use to access your documents.

“**Household**” means all accountholders who signed the IAIC contract with you.

“**IAIC**” and “**We**” means Independent Accountants’ Investment Counsel Inc.

“**You**” and “**Your**” means each person who enrolls in this electronic delivery service for documents.

2. Consent and When It Takes Effect: You Consent to the electronic delivery of the following documents through the IAIC Client Portal:

- a. IAIC Quarterly Statements
- b. Annual Investment Performance and Fees Report
- c. Disclosures as required by Canadian Securities Law
- d. Communications about these terms and conditions, including changes and confirmation of Consent
- e. Any other confirmation or notice of information that IAIC is required by law or otherwise to provide you in writing relating to your accounts.

This Consent applies to all accounts within your household. If IAIC receives your Consent less than 10 business days before the end of an account statement period, it may not take effect until the next account statement period.

3. **Verbal Consent:** If you verbally Consent, we will confirm your Consent by sending you these terms and conditions through electronic delivery. If you do not agree to these terms and conditions, you may revoke your Consent as described in Section 8.
4. **Accounts within Your Household:** You represent and confirm to IAIC that you have the approval and authority of the account holders within your Household to enter into this Consent on their behalf. You agree that you will make the account holders within your Household aware of the terms and conditions of this Consent, including the ability to revoke this Consent.
5. **Lengths of Time Electronic Documents are Available:** When we provide a document electronically, we will do so by making it available to you through the IAIC Client Portal. We may send you an email notification to you when a new document is available.

We will make account statements available through the IAIC Client Portal. You may access account statements for seven (7) years after they are delivered to the IAIC Client Portal. Other documents or information delivered to you electronically will be available for 1 year. You are responsible for printing or downloading a copy of any documents delivered to you electronically for your records.
6. **Your Obligations to Access the IAIC Client Portal:** You agree to access the IAIC Client Portal at least quarterly to review documents. If you are unable to access the IAIC Client Portal for any reason, you should revoke your Consent as described in section 8.
7. **Providing Documents by Paper:** We may provide you documents by paper delivery if we are unable to provide electronic delivery or if we otherwise consider it appropriate. Any paper delivery will be provided to you at the most current mailing address that we have on file.
8. **Revoking Consent:** You may revoke Consent at any time by calling IAIC at 1 877 291 3040 (Monday through Friday from 8:30am to 4:30pm) or by sending an email to ClientServices@iaic.ca. We will send you a confirmation that we have received your revocation. It may take up to 10 business days for your revocation to take effect. If a statement, notice or communication is being issued by us less than 10 business days after we receive your revocation, you may still receive an electronic statement, notice or communication.
9. **Changing These Terms and Conditions:** We may change these terms and conditions from time to time by providing you with notice of the change through electronic or paper delivery.