

Safekeeping and Protecting Your Assets



**Optimize
Wealth Management**

SAFEKEEPING AND SECURITY OF YOUR ASSETS

We've gone well above and beyond industry standards to ensure the utmost protection and security of your assets.



SAFEKEEPING AND SECURITY OF YOUR ASSETS

Investors' accounts in North America are protected by a host of government and regulatory institutions. Regardless of whether a wealth management firm is independent like Optimize Wealth Management or owned by a bank, every wealth management firm must be registered with the same industry self-regulating bodies such as the Investment Industry Regulatory Organization of Canada ("IIROC") or directly with the Securities Commissions such as the Ontario Securities Commission in Canada or the Securities and Exchange Commission (SEC) in the USA. The following is a brief summary of just how far our firm goes to ensure your accounts are completely protected and safeguarded.

Government and Regulatory Controls

In our case, we are registered directly with the six largest Provincial Securities Commissions in Canada as a Portfolio Management Firm:

- Ontario Securities Commission (OSC)
- Alberta Securities Commission (ASC)
- British Columbia Securities Commission (BSC)
- Quebec: The Autorité des marchés financiers (AMF)
- Manitoba Securities Commission (MSC)
- Financial and Consumer Affairs Authority of Saskatchewan (SSC)



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As part of its registration with the securities commissions, every Portfolio Management firm must adhere to the strictest rules concerning the safeguarding of its clients' assets, many of which are provided below.

1 Separation of the Portfolio Management from the Safekeeping and Custody of your Assets

As per the securities regulations, all portfolio management firms are required to hold all client assets with a properly registered and regulated financial institution, referred to as a custodian. Towards this end, we regularly screen and scrutinize potential financial institutions as to which ones we will select to be our clients' custodian firms. We, as a firm, only deal with the largest of the portfolio management custodians to ensure the utmost protection of your investments.

2 Client Assets are Segregated at all Times

At Optimize Wealth Management, like all other Portfolio Management Firms or Investment Advisory Firms, we do not actually hold your investments. Your investments are in fact held at a central depository and are never registered in Optimize Wealth Management's name. The Canadian Depository for Securities ("CDS") is the central depository for Canadian securities and the Depository Trust Company ("DTC") is the central depository for American securities. As per the Investment Industry Regulatory Organization of Canada (IIROC) Rule 17.3, your assets must be held separately from the assets of any custodian, must always be held in trust for you, and can never be used in any custodian's operations. The bottom line is that no entity, Optimize Wealth Management included, will ever be able to withdraw or access your investments or accounts under any circumstances except for the payment of our management fees.



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3 Canadian Investor Protection Fund ("CIPF") of up to \$1,000,000 Coverage per Account

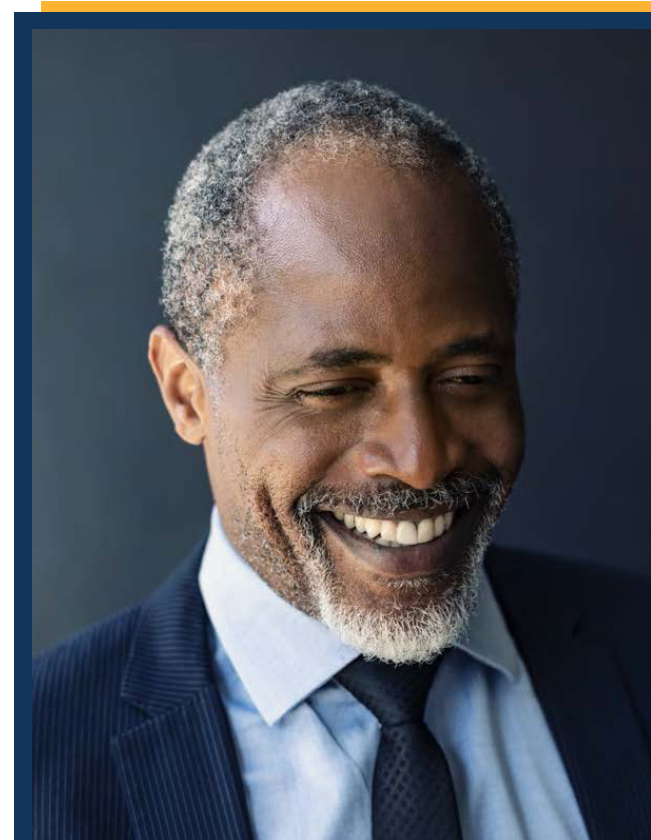
As per IIROC rule 41, all custodians must be a member of the Canadian Investor Protection Fund ("CIPF") which covers customer losses in the extremely unlikely event of the insolvency of a Custodian. The CIPF covers both "general" and "separate" accounts of customers to a maximum of \$1,000,000 each. Further details on how your accounts are protected can be found on the CIPF web site at www.cipf.ca in the "CIPF Coverage" section. And please know that you, the investor, pay no fees for this protection. Coverage is automatic when you open an account with our firm.

4 Financial Audits

As per IIROC rules 16 and 17, every Custodian must file monthly and annual financial reports with the IIROC, have a minimum amount of capital available, follow specific accounting practices and have its financial statements audited by an independent accounting firm. IIROC performs regular audits to ensure every registrant is financially healthy and respects the minimum risk-adjusted capital to cover its operations. Essentially, IIROC is constantly monitoring the financial health of all Custodian firms.

5 Firm Insurance and Business Continuity Plans

Custodian firms must follow other rules that also ensure that their businesses remain healthy. For example, all Custodian firms must have specific insurance coverage, establish and maintain a business continuity plan in case of emergency or significant business disruption and keep ongoing and accurate records.



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6 Direct Ownership of Accounts and Investments

You will always have direct ownership of your investments, cash, securities, and accounts. There are never instances of commingling of your accounts, investments, or securities with any other entity. At no time, will any of your assets be held in anything but your name or in trust for you specifically. This ensures that your assets will not be pooled with other client assets or held in trust for anyone but yourself.

7 Complete Transparency and Online Account Access

As a client of our firm, you will always have online account access to view your accounts and investments as often as you like. You will be able to see exactly what individual investments you own, how much your investments are worth, and what transactions have occurred in your account. This type of transparency is simply not available through mutual fund investments or pooled investments. Having complete transparency as to what you hold in your name at any point in time ensures that your assets are being properly safeguarded and protected.

8 Client Reporting and Transaction Confirmations

Both our firm and our custodian will provide you with ongoing reporting and transaction confirmations to provide you with the necessary information to monitor your investments. You will receive monthly or quarterly statements at the least, depending on the activity in your account. We will provide you with detailed performance reports every investment review we have with you so that you have complete clarity as to what you own, what it's worth, and how it has performed.



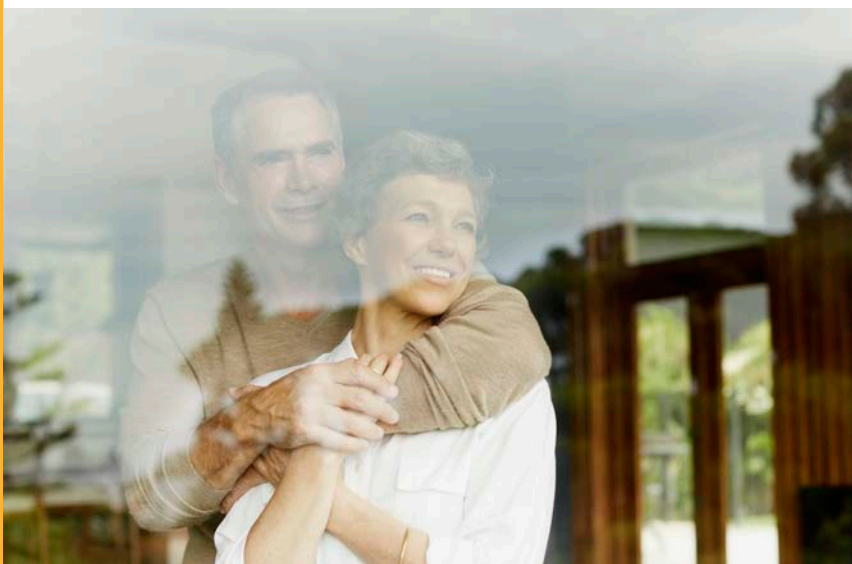
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9 Conservative Business Strategy Protections

We do not participate in any activities exposing the firm to any undue risk and are running a very straightforward and conservative business. For example, we follow a very disciplined process when it comes to the investment of our client accounts coupled with a very dynamic approach to asset allocation. This is considered a very prudent approach in long term investing and is in keeping with the conservative nature of our firm and business.

10 Further Investment Protections

Your portfolio may include investments that are further protected on top of the protections afforded to all Custodian firms. For example, you may hold GICs or term deposits insured by the Canada Deposit Insurance Corporation or hold fixed income products issued or backed by the Government of Canada or another governmental jurisdiction.



We are committed to providing the highest level of security and safety for our clients' assets. Regardless of their size, your investments are absolutely secure and paramount to us.



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SET YOUR GOALS. WE'LL MAKE THEM HAPPEN.

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