RBC Dominion Securities Inc.

Tracy Price Wealth Management Team of RBC Dominion Securities

Client Service Agreement

Professional Wealth Management Since 1901

RBC Wealth Management
Dominion Securities

PRIVATE
INVESTMENT
MANAGEMENT

Tracy Price Wealth Management Team of RBC Dominion Securities

"We specialize in developing a life-long financial strategy – integrating investment, retirement, tax and estate planning with financial asset protection – based on your vision, your life and your needs."

In order to provide you with the best possible client experience, we would like to clearly define what you can expect from the fee-based services provided by the Tracy Price Wealth Management Team of RBC Dominion Securities.

THIS SERVICE AGREEMENT INCLUDES:

- **A list of the services, reporting and reviews you will receive as a Private Investment Management client**
- **The circumstances under which we will contact you**
- **The circumstances under which you should contact us**

Services

WEALTH MANAGEMENT

- In-depth discovery of current status and objectives
- Establish investment and wealth management goals
- Design and coordinate wealth management and investment strategies, including risk management analysis
- Financial and retirement planning, including business succession planning
- Comprehensive estate planning and insurance protection strategies
- Identify need for tax planning and integrate with charitable giving plan as appropriate
- Integrate plans with other allied professionals such as lawyers and accountants upon request

INVESTMENT MANAGEMENT

- A customized Investment Policy Statement that is used for constructing, managing and rebalancing your portfolio
- Dedicated and personalized discretionary portfolio management
- Your own personal Portfolio Manager
- Individually managed and customized portfolios designed to meet your investment goals
- Portfolio analysis
- Management of constraints based on concentration, security quality, credit quality, portfolio diversification, tax considerations and special needs
- Independent third-party risk management monitoring and oversight
- Access to the broadest and deepest research and expertise in Canada for domestic and international markets through RBC Dominion Securities

COMMUNICATION

- Internet access to account status, statements, stock quotes, news, charts and commentary via our RBC Dominion Securities online website
- Tracy Price Wealth Management Team of RBC Dominion Securities website for additional resources
- Periodic articles, emails and written communications as warranted
- Receipt of the RBC Dominion Securities quarterly, *Wealth Management Review*

ONGOING PORTFOLIO MANAGEMENT

- Access to a full suite of both proprietary and third-party investment products
- Monitor investments for any material changes
- Rebalance or adjust holdings as needed
- Custody costs for the safekeeping of your securities portfolio
- Multi-currency, non-registered and registered account functionality
- Automatic contributions and withdrawals if needed
- Electronic funds transfer capability
- Registered estate processing, tax reporting and T3 returns
- Assistance with all documentation and administrative matters
- Research, commentary and information on specific holdings, markets or economies provided upon request
- Research old certificates/investments for current status/value if needed
- Corporate re-organization advice

REPORTING AND REVIEWING

- At minimum, a regular quarterly statement including security positions, originating value and month-end value
- Quarterly consolidated performance progress report and review, including rate-of-return calculations
- Semi-annual reviews
- Annual consolidated year-end tax reporting and guide
- Annual tax information slips with supporting information on income
- Online RBC Dominion Securities account access
- Online integration of RBC accounts through RBC DS Online or RBC Online banking.

Investment Consulting Services

A wide range of investment consulting services is included in your fee: assessment of your goals and objectives, examination of your risk tolerance, consideration of your tax situation, evaluation of investment alternatives and recommendations on asset allocation. Other services include a written investment plan, access to capital markets research and educational information. In addition, we recommend co-ordinating our services with your other financial advisors, such as accountants and estate lawyers, to ensure the most efficient path to achieving your goals.

PORTFOLIO MANAGEMENT SERVICES

Portfolio management services is also included; such as portfolio reviews, asset allocation and rebalancing, risk management through asset and investment style diversification, portfolio performance monitoring and a consolidated Quarterly Portfolio Review.

INVESTMENT POLICY STATEMENT (IPS)

As part of our service, we will provide you with an Investment Policy Statement that outlines your current circumstances and investment objectives as well as the asset allocation and investment solution designed to meet those objectives.

FINANCIAL PLANNING SERVICES

We utilize a robust Financial Planning process to help clarify your financial and investment objectives and help address concerns you may have with your financial well being. After an analysis of your situation, we will provide you with a personalized report containing specific recommendations covering cash flow, tax strategies, investments, retirement, insurance and estate planning. We have several different levels of Financial Planning processes available to best match your needs.

WILL AND ESTATE PLANNING

Will and Estate Planning consultations are offered in appreciation of your relationship with us. This service, available through accredited Will and Estate Consultants, will provide you with information on structuring your estate in an efficient and tax-effective manner. Some of the estate planning issues that will be reviewed are: the structure of the Will, effective use of trusts, insurance and Powers of Attorney. Following the meeting, a report outlining various estate planning issues will be sent for you to explore in further detail with your own lawyer or accountant.

INSURANCE CONSULTING

A full range of asset protection strategies are available to you, including:

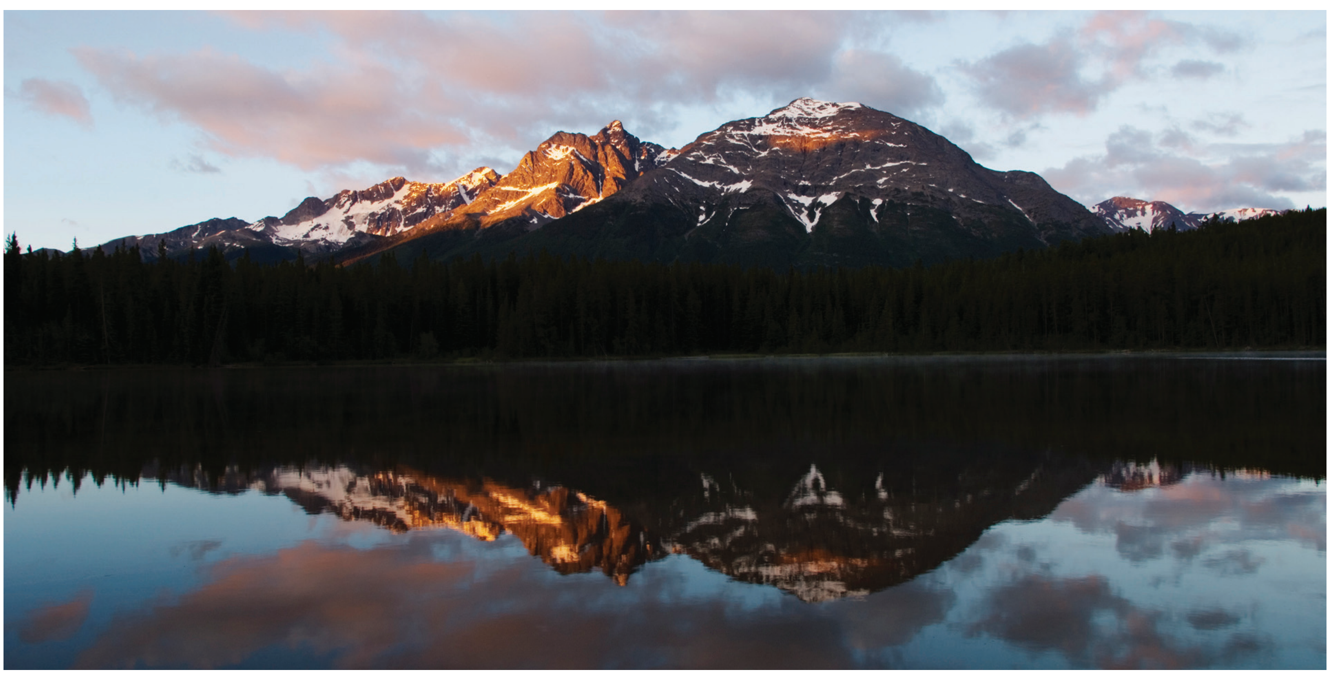
- Life insurance
- Disability insurance
- Critical Illness Insurance
- Long Term Care Insurance
- Life annuities
- Term annuities
- Estate protection strategies

We represent Canada's leading life insurance providers. Included in our service is a review of and recommendations on any existing insurance policies and assessment of your goals and objectives that can be met with tax-effective insurance-based solutions.

PRIVATE INVESTMENT MANAGEMENT

Private Investment Management provides you with a customized investment solution that frees you from the day-to-day details of managing your wealth. As your Portfolio Manager with a fiduciary responsibility to you, we will manage your portfolio according to a mutually agreed-upon Investment Policy Statement that will be used to construct, rebalance, and monitor your portfolio. There will be a high level of customization in developing your portfolio including a personalized Investment Policy Statement that includes your goals and objectives, asset allocation, restrictions, constraints, and tax considerations. The Investment Policy Statement provides the mandate for building and maintaining your customized portfolio. It will be updated no less than annually to reflect changes in your life situation.

Your portfolio will be monitored by RBC's Portfolio Implementation and Risk Management Desk. This independent group ensures compliance with your Investment Policy Statement and Private Investment Management's investment management guidelines. As your Portfolio Manager, I am accountable for decision-making and performance; you will have direct access to our team to discuss your portfolio. All of these services are available to you with the simplicity of an annual fee.



Reporting and Reviews

REGULARLY

Daily, weekly or monthly contact as appropriate.

On a monthly basis you will receive a statement itemizing all transactions occurring over the course of the previous month. Alternatively, you may view your statements online instead of receiving paper copies.

QUARTERLY

A formal portfolio tabulation together with a written investment outlook. This could include a verbal review.

SEMI-ANNUALLY

A comprehensive portfolio review, including performance evaluation and a review of the Statement of Objectives and Investment Policy Statement, to ensure that they continue to meet your requirements.

INVESTMENT POLICY STATEMENT: IPS

It is important that your Investment Policy Statement reflects your current situation and long-term goals as it is used to build the investment solution designed to meet your goals. As a result, we will review your IPS on an annual basis to determine if there are any changes in lifestyle, objectives or financial situation that could affect your current investment solution or long-term goals.

FINANCIAL PLAN

Financial Plans are a “work in progress” as your plan reflects only your current circumstances, and long-term goals as you see them today. It is important to review your plan to determine if you are on course and to evaluate the impact of any changes in lifestyle, objectives or financial situation. If there are no significant changes to your current situation or goals, Financial Plans should be reviewed every three to five years.

INSURANCE

We will provide you, at least on an annual basis, an annual policy statement. At your request, statements can be made available on a semi-annual basis for Universal Life policies and Segregated Funds from many of our suppliers.

PRIVATE INVESTMENT MANAGEMENT

Private Investment Management frees you from much of the paperwork that can be overwhelming when holding a portfolio of individual securities. Trade confirmations for the day-to-day adjustments in your portfolio are suppressed. As well, all proxies and related materials are directed to your portfolio manager to vote on your behalf.

MEETING SCHEDULE

It is important that we meet semi-annually to review your accounts, update your information, and address any questions or concerns you may have. We will contact you to arrange a convenient time to meet, either in person or over the telephone according to your preference. In preparation for our meetings, please review your Investment Policy Statement to identify any changes that need to be made. If there are any other issues you would like to discuss or add to the agenda, please contact us at 604-257-7478 or email to tracypricewealthmanagementteam@rbc.com.

If at any time you have questions or concerns, feel free to call us and we will schedule a meeting at your earliest convenience.

We Will

- Provide you with ongoing professional wealth management advice.
- Review your portfolio and the progress of your Wealth Management plan with you on a regular basis.
- Make changes in our asset allocation recommendations according to your Investment Policy Statement.
- Revise your investment strategy when you advise us of any changes in your financial condition, future plans, goals and objectives.
- Reallocate your plan whenever significant funds have been added or removed.
- Advise you of new wealth protection opportunities that might be suitable for you.

When We'll Contact You

It may be necessary for someone from our team to contact you in the event of:

- Scheduling of a regular or special review session
- Updating of documentation and taxation information
- A significant change in market conditions

When You Need To Contact Us

To ensure that your assets are being managed with the proper asset mix and investment solution at all times, it is important that you notify our team if there are any material changes in your:

- Investment objectives
- Income requirements
- Cash requirements
- Risk tolerance
- Tax situation
- Time horizon
- Personal situation
- Estate wishes

Client Acknowledgement:

DATE: ______________________________

CLIENT SIGNATURE: ______________________________

TRACY PRICE WEALTH MANAGEMENT TEAM OF RBC DOMINION SECURITIES SIGNATURE: ______________________________

Tracy Price Wealth Management Team
of RBC Dominion Securities Inc.
604 257-7478 | tracypricewealthmanagementteam@rbc.com | www.rbcds.com/tracy.price

RBC Wealth Management
Dominion Securities

Tracy Price Wealth Management Team
RBC Dominion Securities Inc.
201-960 Quayside Drive
New Westminster, BC V3M 6G2
Telephone: (604) 257-7412 | Toll Free 1-866-876-8973 | Fax 604-257-7444

Visit us at our website at www.rbcds.com/tracy.price