



BUSINESS ACTIVITY DISCLOSURE

As a Carte Wealth Management Inc. Representative I am engaged in various business activities including being a registered Mutual Funds Salesperson, a licensed Life Insurance Advisor and a Member and represent separate companies for each purpose. As such, you may be dealing with more than one company depending on the products purchased, or services rendered. Remuneration also varies with the products purchased, or services rendered. I will be representing Carte Wealth Management Inc. for the sale of mutual fund products and will provide you with the name of the entity that I represent while conducting business as a licensed Life Insurance Advisor and as a Member. The business activities relating to my position as a licensed Life Insurance Advisor and my position as a Member are not the business of, or under the supervision of Carte Wealth Management Inc., and Carte Wealth Management Inc. will not be liable or responsible for such activities.

I, Joyce Labossiere, am a registered mutual fund salesperson represented by Carte Wealth Management Inc.

1. I am also a licensed Life Insurance Advisor with Experior Financial Group, an insurance managing general agency. Any activity relating to my occupation as a licensed Life Insurance Advisor is not the business of, or under the supervision of, Carte Wealth Management Inc., and Carte Wealth Management Inc. will not be liable or responsible for such activities.
2. I am also a Member of Collaborators Business Networking, a networking group that I run, which, through the Meetup organization, I coordinate and organize get-togethers with like-minded business people and collaborate together to make sure everyone becomes successful in all fields. Any activity relating to my occupation as a Member is not the business of, or under the supervision of, Carte Wealth Management Inc., and Carte Wealth Management Inc. will not be liable or responsible for such activities.

I, Joyce Labossiere, wish this distinction to be clear, and if you are not sure of the difference, let us discuss it, or I can suggest sources from which you can obtain the necessary explanation. Our self-regulatory organization, The Mutual Fund Dealers Association of Canada ("MFDA"), has rules which state that the distinction between these business activities must be clear and that you understand the difference for the purposes of this transaction.

By signing below, I, the Client, acknowledge that Joyce Labossiere is acting as my registered mutual funds salesperson on behalf of Carte Wealth Management Inc. and in no other capacity.

Signed at _____ on this _____ day of _____, 20 _____.

Client Name

Client Signature

Joyce Labossiere



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