

Client Agreement

Account Holder

Owner's/Joint Full Name

Owner's Date of Birth

Joint Owner's Date of Birth

Street Address

City, Province, Postal Code

E-mail Address

(Edward Jones will send an e-mail with a link to our website where you can sign up for Online Account Access and Electronic delivery of your account documents.)

Guided Portfolios Account Number

This Client Agreement ("Agreement") is entered into by and between Edward Jones and the undersigned client (the "Client") in order to open an Edward Jones Guided Portfolios® Account (the "Account").

This Agreement sets forth the terms and conditions relating to Client's participation in Edward Jones Guided Portfolios® ("Guided Portfolios"). The Client also signed the Edward Jones Account Agreement, which sets out further terms and conditions applicable to the operation of the Account.

Your Risk Profile

Your Risk Profile is a function of both your capacity (or ability) to take risk, as well as your overall willingness to assume investment risk (or tolerance) within your portfolio. Your Risk Tolerance Score determines the level of risk you are willing to accept when investing for your long term financial goals in Guided Portfolios. Your Risk Tolerance Score, combined with your liquidity needs and investment time horizon, result in a recommended portfolio objective.

Description of Guided Portfolios

Guided Portfolios is a non-discretionary, fee-based Account designed to assist clients in developing investment portfolios within parameters recommended by Edward Jones.

Guided Portfolios can hold various securities including, but not limited to, certain mutual funds, segregated funds, exchange traded funds, individual stocks, bonds and guaranteed investment certificates. The ability to hold these and other securities may change at the discretion of Edward Jones.

Mutual funds and other securities with embedded commissions or deferred sales charges cannot be held in Guided Portfolios.

The purchase of new issues of securities is generally not eligible in Guided Portfolios as such securities normally include embedded compensation paid to the dealer.

Edward Jones Program Fee Schedule

The following fee schedule will apply to Guided Portfolios ("Program Fee").

Asset Tiers (CAD\$)	Edward Jones Annual Program Fee
on first \$250,000	1.50%
on next \$250,000	1.20%
on next \$500,000	1.00%
on next \$1,500,000	0.90%
on next \$2,500,000	0.75%
on next \$5,000,000	0.60%
on portion over \$10,000,000	0.50%

The Program Fee will be based on the daily average market value of your Account(s) and the effective annualized rate based on the Program Fee schedule above. The Program Fee is based on a tiered scale that offers you a lower effective annualized rate as your assets increase within your Account(s). Edward Jones may combine the value of assets across multiple Accounts for purposes of calculating the applicable Program Fee rate; this is referred to as a Pricing Group.

Program Fee shall be charged monthly in arrears and deducted from the Account. Applicable taxes will also be charged on the monthly Program Fee. Taxes are remitted in Canadian dollars. Currency conversions may be required in multi-currency and US dollar only Accounts.

No commissions will be charged upon the purchase or sale of securities in Guided Portfolios.

In the event that there is not a sufficient cash balance in the account to pay the Program Fee, securities in the Account may be sold by Edward Jones to pay the Program Fee. Client consents to the sale of securities to pay the Program Fee. Program Fee may be paid from another Edward Jones account of the Client, other than a registered retirement account, upon written request by the Client and approval by Edward Jones.

In any event, the monthly Program Fee for an Account shall not be reduced below \$20. The minimum monthly Program Fee may be subject to change by Edward Jones upon notice to Client. Program Fee does not include, and is in addition to, internal fees and expenses charged by issuers of securities held in the Account, as outlined in the applicable prospectus or offering documents. Mutual fund companies may also assess charges for short term trading or switching.

Edward Jones reserves the right to modify the Program Fee upon sixty (60) days written notice to Client. Edward Jones may change its billing cycle at its discretion without notice to the Client.

Edward Jones or Client may terminate the Account at any time and for any reason. Program Fees will be charged to the Account in an amount pro-rated for the number of days in the month that the Account remained enrolled in Guided Portfolios.

Pricing Groups

A Pricing Group is a group of accounts that are eligible to be grouped together for the purposes of calculating the daily average market value of your Account(s) and the corresponding Program Fee. The way Edward Jones determines your Pricing Group is described at www.edwardjones.ca/pricinggroup.

Other Fees

Please refer to the Schedule of Fees for Guided Portfolios herein for a description of other service fees and charges that may apply to your Account.

Guided Portfolios Series Mutual Funds

If you hold Guided Portfolios Series (GPS) Mutual Fund units in your account, a fee that includes the management fee and operating expenses of the fund will be charged to and deducted from your account each month based on the value of your GPS Mutual

Fund units. The fee will be subject to GST/HST. Prior to purchasing GPS Mutual Fund units, you will receive an information sheet from your Edward Jones advisor which explains all fees and expenses associated with holding the GPS Mutual Fund units. GPS Mutual Fund units may not be transferred out of a Guided Portfolios Account into an account with another dealer or another non-Guided Portfolios account with Edward Jones. You may switch from one Series of GPS Mutual Fund units into another Series of GPS Mutual Fund units within the same fund family, however, any gains realized on the sale transaction will be taxable unless held in a registered or non-taxable account.

In the event that the GPS Mutual Fund units are no longer the most affordable series of units of a mutual fund which may be held within your Guided Portfolios account, you authorize us to switch your GPS Mutual Fund units, on a tax-deferred basis, for a lower-priced series of units of the same fund, provided that you will be notified of the switch in advance and you will have 30 days to direct your financial advisor to keep your investment in GPS Mutual Fund units.

Operation of Guided Portfolios

The minimum investment to establish an Account is \$25,000 CAD if you hold Canadian dollars only or both Canadian and US dollars. If the value of an Account decreases below \$12,500 CAD, the Account may be removed from Guided Portfolios.

The minimum investment to establish an Account is \$25,000 USD if you hold US dollars only. If the value of an Account decreases below \$12,500 USD, the Account may be removed from Guided Portfolios.

In single currency Accounts, fees are charged in the currency of the Account. In multi-currency Accounts, fees are charged in Canadian dollars.

Upon opening an Account, your Edward Jones advisor will:

- Prepare and deliver a written financial strategy based on information provided by you;
- Recommend securities with an intent to establish a portfolio aligned with your portfolio objective and in accordance with investment category and security overconcentration parameters recommended by Edward Jones;
- Conduct a portfolio alignment review with you as needed;
- Conduct a comprehensive review with you once each year.

Your advisor may recommend changes to your investments periodically in order to bring the Account into alignment with investment category parameters recommended by Edward Jones or to reduce overconcentration in one or more securities. The decision to purchase or sell any security must be made by you; your advisor cannot purchase or sell securities in Guided Portfolios without your authorization.

In the event you are unwilling or unable to participate in the periodic review process or to make changes to the investments in your Guided Portfolios Account to maintain alignment with the recommended parameters, Edward Jones may terminate the Account upon no less than thirty (30) days written notice to you.

Client acknowledges that investing involves assuming risks and that participation in Guided Portfolios does not eliminate risk nor does it guarantee a profit. Client acknowledges that recommendations given to the Client may be different from recommendations made to other clients participating in Guided Portfolios with a similar portfolio objective.

Foreign Exchange Conversions

When a transaction occurs in a multi-currency account, a currency conversion may be required. This may include purchases and sales of securities, receipt of dividends or interest, cash transfers requested by you, payment of fees and similar events. In such cases, Edward Jones may earn transaction revenue on the conversion of the currency.

Acceptance, Assignment and Termination

This Account will be effective upon execution of this Agreement by Client and acceptance of the Account by Edward Jones.

This Agreement can be terminated by Edward Jones or the Client at any time and for any reason. If the Agreement is terminated by either party, and if the account is maintained with Edward Jones, the terms and conditions of the Edward Jones Account Agreement will apply to the operation of the account, and standard fees, commissions and sales charges will apply to any transactions in the account.

If either party terminates this Agreement, Client agrees to provide Edward Jones with instructions regarding the securities in the Account. Client may request that Edward Jones sell the securities, convert the Account to a traditional brokerage account or transfer the securities to a third party account. Some mutual funds and/or fund share classes may not be held in a non-fee-based account; in these cases Client consents to the sale of the mutual funds and/or fund share classes.

Termination of the Agreement shall not alter the liabilities or obligations of the parties incurred prior to such termination. This Agreement and the related account opening documents represent the entire

agreement among the parties with regard to Guided Portfolios. Edward Jones may amend, delete and/or add any provision pertaining to this Agreement, including fees, by sending Client written notification, with the exception of changes to the billing cycle, for which Client will not be notified in advance. The effective date of the modification will be sixty (60) days from the date of the notification or a later date specified by Edward Jones.

In the event of an inconsistency or discrepancy between this Agreement and any other agreement or document, the following rules shall be used to resolve the inconsistency or discrepancy: 1) if the inconsistency or discrepancy relates to the services provided under this Agreement, then the terms of this Agreement shall govern, or 2) if the inconsistency or discrepancy relates to a particular account type or additional service, then the terms of the agreement or document for that account type or service shall govern.

Account Protection and Privacy

At Edward Jones, we believe our ability to offer sound investment recommendations and advice depends on our ability to know and understand the needs of each investor. Your Edward Jones advisor plays a key role in developing that understanding. However, as a firm, Edward Jones also uses technology to manage, maintain, and report timely and accurate information about your investments.

We understand that confidentiality is the key to any strong financial relationship. We are very serious about our responsibility to protect your privacy by keeping information secure and confidential, and in accordance with the Personal Information Protection and Electronic Documents Act, we make all clients aware of our processes for collecting, using, disclosing, transferring, and protecting information, including the transfer of your personal information to the United States for processing.

Please visit our website for more information at: <https://www.edwardjones.ca/disclosures/account-protection-privacy>

Complaint Handling Procedures

If you have a problem or concern regarding the handling of your Account, there are several options available to resolve such issues. In the first instance, please contact your advisor to discuss any problems or concerns regarding your account. If you are not able to resolve an issue directly with your advisor, please visit our website for additional options and further information at:

www.edwardjones.ca/images/complaint-handling-procedures.pdf

Severability; Governing Law

This Agreement and all amendments to this Agreement, their validity, effect, construction, administration and application, and the parties' respective rights and duties, shall be governed by the laws of the province or territory where the Edward Jones branch that services your account is located, and the federal laws of Canada applicable therein. If any provision of this Agreement is or becomes invalid or unenforceable for any reason, this shall not affect the validity or enforceability of any other provision of this Agreement.

Communications

Client will send any written notice required under this Agreement to 902 – 90 Burnhamthorpe Rd. West, Mississauga, Ontario, L5B 3C3 (Attn: Guided Portfolios Operations) or any other address specified by Edward Jones. Any communications required to be sent to Client will be sent to the address provided on new account opening documents or any address that Client provides to Edward Jones in the future. All communications sent to Client at the address given by the Client, either by mail, facsimile, overnight courier, electronically or otherwise, will be treated as if they were given to Client in person, whether or not the Client received them.

For additional telephone, facsimile or email addresses, please visit our website at www.edwardjones.ca.

Language

It is the express wish of the parties that this Agreement and all documents, notices and other communications relating to the operation of the Account be in English. Il est de la volonté expresse des parties que la présente Entente et tous les documents, avis et autres communications qui concernent le fonctionnement du Compte soient rédigés en langue anglaise.

Client Signature(s)

By signing below, Client acknowledges acceptance of the terms and conditions set forth in the Client Agreement in their entirety without alteration. Note: If more than one, all principals to the Account must sign; if any signatory is a fiduciary or business officer, the capacity or title in which the fiduciary or officer is acting must also be indicated.

Name of Client (please print or type) and Title

Signature of Client

Date

If joint account:

Name of Client (please print or type) and Title

Signature of Client

Date

Name of Client (please print or type) and Title

Signature of Client

Date

Advisor Signature

By signing below, Advisor acknowledges acceptance of the terms and conditions set forth in the Client Agreement in their entirety without alteration.

Name of Advisor (please print or type)

Edward Jones Advisor Signature

Date

Schedule of Fees for Guided Portfolios

REGISTERED ACCOUNTS

Deregistration Fees ¹

Full plan deregistration	\$100
Partial deregistration	\$25
TFSA withdrawal	NO CHARGE
Swap of assets (per security)	\$25

OTHER FEES

Certificate registration charge (per certificate)	\$75
Full external transfer of account	\$135
Partial external transfer	\$50

Cash Management Fees

Wire transfer	\$25
Electronic funds transfer (48 – 72 hour processing)	NO CHARGE
Couriered cheque (minimum charge)	\$10
Returned cheque	\$25
Stop payment request	\$25

¹ Fees and applicable taxes (GST, HST, QST) are charged in Canadian dollars.

Taxes, where applicable, will be added to all fees. You will be notified in advance of any service fee change where applicable. Our GST/HST No. is 137188488R T0001.

Unless stated otherwise, in single currency accounts, fees are charged in the currency of the account. In multi-currency accounts, fees are charged in Canadian dollars. **All fees are subject to change without notice. The current version of the Schedule of Fees can be found at www.edwardjones.ca/disclosures.**