

Dear client,

On behalf of ATB Capital Markets Inc., I would like to express our sincere appreciation for the opportunity to assist you in achieving your financial goals. We recognize there are many options in the financial industry, and do not take your choice to open an account with us for granted.

At ATB Capital Markets, we believe in always finding unique opportunities and creative solutions for our clients. And we do it all with integrity and an unwavering commitment to our clients' best interests. Beyond our deep-rooted experience, the resources of our parent company, ATB Financial, allow us to offer a unique platform of products tailored exclusively to meet our clients' investment needs.

Enclosed you will find a copy of your account documentation for your records. If you find any errors or omissions, or have changes to your account, please contact our Compliance Department at atbcm_compliance@atb.com / 403-539-8600. As part of our regulatory bodies' mandate to ensure investment clients' interests are protected, we have also provided you with important investor information.

Once again, thank you for the opportunity to support you with your investment management needs. If you have any questions or require additional information, please do not hesitate to contact me directly.

Best regards,



Darren Eurich, MSc.

CEO

403-826-1208



Paul W. Sarachman, CFA, FCSI

President

647-776-8230

Enclosures (8)

Canadian Investor Protection Fund (CIPF) brochure

Conflicts of Interest Statement

IIROC- Making a Complaint: A Guide For Investors Part 1 of 2

IIROC How Can I Get My Money Back: A Guide For Investors Part 2 of 2

How IIROC Protects Investors

IIROC- Strip Bonds and Strip Bond Packages Information Statement

Relationship Disclosure Document

ATB Capital Markets Current Fee Schedule

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