



## REFERRAL NOTICE

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### Section 1: Referring/Referred Party Information

Re: iA Private Wealth Inc.

Name of Investment Advisor: \_\_\_\_\_

Advisor Code: \_\_\_\_\_

Date of Referral: \_\_\_\_\_

Client Name: \_\_\_\_\_

Company Name: Clear Estate Technologies Inc.

### Section 2: Program Information

iA Private Wealth Inc. (“iAPW”), a registered investment dealer in all provinces and territories in Canada, has entered into a referral agreement (“**Referral Agreement**”) with Clear Estate Technologies Inc. (the “**Company**”). The Company is in the business of providing executor, executor planning and estate settlement Services and Products. iAPW does not provide such Services and Products.

Under the Referral Agreement, iAPW may refer clients, including you, to the Company. The Company may pay a referral fee to iAPW when you purchase Services or Products from the Company (“**Referral Fee**”).

It is important that you understand and acknowledge the following:

- a) The Company can provide you with the Services and Products because it is a corporation doing business in the jurisdiction in which you reside. iAPW does not offer the Services and Products that are provided by the Company. Accordingly, only the Company will be providing you with the Services and Products and not iAPW.
- b) iAPW and the Company operate at arm’s length and any relationship formed between you and either corporation is in no way related to your relationship with the other.
- c) iAPW is not required to refer its clients to the Company. The decision as to whether you choose to be referred to the Company, or become its client, is yours. However, the Company is not obligated to accept a client referred to it by iAPW.
- d) There may be a perceived conflict of interest because of the Referral Agreement since iAPW will benefit financially, or otherwise, from referring you to the Company. The Company and iAPW have resolved any potential conflict of interest in the best interests of the client by ensuring that a referred client does not pay more as a result of the Referral Agreement for an identical Service or Product that a non-referred client, at the relevant time, would pay. You should know that the Company’s Services or Products may have higher or lower fees or costs as compared to comparable Service or Product providers.
- e) Neither the Company nor iAPW is required to monitor the Services or Products provided by the other party, nor are they responsible or liable in any way for the Services or Products provided by the other party.



f) In order to facilitate the referral, iAPW was required to provide your personal information to the Company, which included your name, address and telephone number. It was the sole obligation of iAPW to obtain your consent for the disclosure of personal information prior to its delivery.

### **Section 3: Compensation to iAPW**

If you become a client of the Company ("**Client**"), iAPW will receive a referral fee from the Company.

The Referral Fee is calculated based on the following formula:

#### **Estate Settlement Platform and Solution**

For each Service generated by a Client during the term of this Agreement, the Company shall pay iAPW a Referral Fee of twenty percent (20%) of the total amount, excluding taxes and annual fees, of the initial setup fee for any packages.

#### **Estate Planning Platform and Solution**

For each Product generated by a Client during the term of this Agreement, the Company shall pay iAPW a Referral Fee of twenty percent (20%) of the total amount, excluding taxes, of the subscription for any packages.

### **Section 4: Client Acknowledgement and Consent**

By signing below, you acknowledge your understanding and acceptance of the terms of this Referral Notice, and consent to the sharing of your information between iAPW and the Company for Referral Agreement purposes, which may include a list of all referred Clients, the value of the Services and Products provided by the Company to those Clients, and the aggregate value of all Services and Products provided to Clients.

\_\_\_\_\_  
Signature of account holder

\_\_\_\_\_  
Signature of joint account holder

Signed at \_\_\_\_\_, in the Province of \_\_\_\_\_,  
this \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.