Relationship Disclosure Document

Please review and retain this booklet
( November 2015)
Relationship Disclosure

IPCSC and our IPCSC Advisors are committed to assisting you meet your financial goals. In addition to providing the basic services required to maintain your account, IPCSC will ensure that you are provided with the necessary information to make informed investment decisions. The IPCSC Advisor network serves as the primary point of contact with clients. IPCSC and IPCSC Advisors have an obligation to deal with you in an ethical and professional manner. This includes, among other things, keeping your personal information confidential, having written procedures to ensure that you receive a proper level of service and ensuring employee and advisor activities adhere to applicable regulatory and compliance rules.

This disclosure provides you with information to assist you with understanding your relationship with IPCSC. The disclosure will describe, among other things, the products and services offered, how investment suitability is assessed and how we are compensated for our services to you.

IPCSC and its IPCSC Advisors are authorized to sell only the products described in the “Products and Services” section of this Booklet. Other products and services such as, mortgages and banking are available through IPCSC affiliates or third party service providers that IPCSC has established business relationships with. You should be aware that IPCSC is only responsible for IPCSC sponsored products and services, which are defined in this Booklet.

When you open an account, you are establishing an either an Advisory or Managed Asset relationship with IPCSC or IPCSC Private Wealth respectively. IPCSC Private Wealth is a trade name used by IPCSC to refer to its discretionary managed accounts offering. It is not a separate legal entity and all of your relationships, Advisory or Managed are conducted through the legal entity that is IPCSC. An Advisory relationship means that you are responsible for your investment decisions but IPCSC Advisors will provide advice and recommendations that will assist you in making informed investment decisions, thereby, helping you achieve your financial goal.

A Managed Account relationship with IPCSC Private Wealth means that you’ll be free of day-to-day investment decision-making. Your IPCSC Portfolio Manager will make investment decisions on your behalf based on factors including your investment objectives and risk tolerance. You should know that in establishing this type of relationship, IPCSC is responsible for ensuring that your accounts will be monitored and supervised to the highest regulatory standards and that ongoing suitability of investments is provided as part of the managed account service.

Based on your investment objectives, risk tolerance and other personal circumstances, IPCSC Advisors are responsible for ensuring that investment recommendations are suitable for you. The “Assessing Suitability” section of this Booklet further describes how and when investment suitability is assessed.

As part of the account opening process, you will receive the following:

- Your New Client Application Form (NCAF);
- An IPCSC Account Information and Relationship Disclosure Document containing the IIROC Brochure *An Investor’s Guide to Making a Complaint*; and
- In the event you open a fee-based account, managed or advisory, you will also receive an additional fee schedule disclosure and managed account agreement

Investment information will be provided to you using the following reporting methods for IPCSC and IPCSC Private Wealth:

- Confirmations: after each investment transaction, you will receive written confirmation by mail, of the transaction details, usually within 10 business days of the transaction. In the instance of the first systematic transactions (pre-authorized contributions, systematic withdrawal plans, etc.), a confirmation will be issued. Subsequent systematic transactions will not generate further confirmations; the details of these transactions will be included in your account statement.
- Account Statements: you will receive a detailed client statement by mail when trading activity has occurred during a calendar month and/or dividends, interest or charges occur within your account. If you have no activity in a given month you will receive a calendar quarterly statement provided there is a debit/credit balance or securities held in the account. The statement will summarize the securities in the account and their current value as at the end of the reporting period.
• At this time, IPCSC does not offer performance reporting on the official statements of the dealer; however, you can expect to receive this information during the 2016 calendar year as required by securities regulation.

You should review all transaction confirmations and account statements carefully and immediately report errors, omissions, questions or concerns to your Advisor.

The current fee schedule for your account is set out in this Booklet. You will receive a revised fee schedule in the event of any changes. For fee-based accounts, managed or advisory, additional fees are included in and set out in your client agreement.

Products and Services

IPCSC is a registered investment dealer under provincial securities legislation and is a member of the Investment Industry Regulation Organization of Canada (IIROC). IPCSC offers a wide range of products and services for our Advisors to work with and carefully select to help you achieve your investment objectives. These products and services include:

- Mutual Funds
- Limited Partnerships
- Canadian and U.S. equities, including select new issues
- Hedge Funds and Pooled Funds
- Canadian and U.S. preferred shares
- Principal Protected Notes
- Flow-through shares
- Structured Products
- Government and Corporate bonds
- Financial Planning
- Guaranteed Investment Certificates (GICs) and Deposit Notes
- Options
- High Yield Savings Accounts
- Self-Directed Plans – registered
- Fee-based accounts (discretionary and non-discretionary)
- Tax Free Savings Accounts
- Education planning (RESP Account)
- Margin Accounts
- Portfolio Management Services through IPCSC Private Wealth

Any other products or services offered by your IPCSC Advisor not listed above are not considered to be the business of IPCSC and are offered outside of IPCSC and they are the responsibility of your IPCSC Advisor.

Assessing Suitability in an Advisory Account

Securities legislation and IIROC rules require that each recommendation your IPCSC Advisor makes must be suitable for you in relation to your investment objective, risk tolerance and other personal circumstances, often referred to as know-your-client (“KYC”) information. Factors taken into consideration when assessing the suitability of a recommendation to purchase, sell, exchange any product or service, including your:

• Personal circumstances such as: age, marital status, employment and dependent information;
• Time horizon, which is when you will need to access a significant portion of the money invested;
• Financial information, which includes your annual income and net worth. Net worth is calculated as estimated liquid assets (easily converted to cash without penalties) plus fixed assets less estimated liabilities;
• Investment knowledge, which reflects your understanding of investing, investment products and their associated risks.
• Investment objectives, which are your desired results from investing and should relate to the type of investments that will be purchased to satisfy those results; and
• Risk tolerance, which is the degree of risk you are willing to assume or can tolerate, taking into consideration financial ability, time horizon, cash requirement and emotional response.
Additionally, IPCSC will make assessments regarding the suitability of the investments held in your account when:

- a trade is placed on your account, either by acceptance or as our recommendation;
- IPCSC or your IPCSC Advisor becomes aware of a material change in your personal circumstances;
- you transfer or deposit assets into your account; and
- if there is a change to the IPCSC Advisor responsible for your account.

IPCSC takes a portfolio approach to suitability analysis. In that whenever any of the above events occur, IPCSC will review each holding on a percentage basis within the context of your overall portfolio to determine whether a particular investment is aligned with your stated investment objectives, risk tolerance and time horizon.

As a caution, you should be aware that circumstances other than those identified above will not automatically trigger a suitability review, such as significant market fluctuations or a material change to an investment, for example, if a fund manager begins to employ a new investment strategy.

Assessing Suitability in a Managed Account

Using similar know you client information (“KYC”) as noted above, and your investment policy statement sent as part of the IPCSC Private Wealth Client Agreement, your IPCSC Private Wealth Portfolio Management team, will work with you to develop a strategic plan to help you achieve your financial goals by leveraging an asset allocation strategy in the management of your portfolio.

Additionally, IPCSC Private Wealth will make assessments regarding the suitability of your investments when:

- a trade is placed on your account, either by acceptance or as our recommendation;
- either IPCSC or your IPCSC Portfolio Manager becomes aware of a material change in your personal circumstances;
- you transfer or deposit assets into your account; and
- if there is a change to the IPCSC Portfolio Manager responsible for your account.

Information on benchmarks

According to the Canadian Securities Administrators, a benchmark is a market or sector index against which the performance of the mutual fund can be measured. For example, if a fund invests mainly in Canadian stocks, the benchmark might be the S&P/TSX Composite Index, which tracks companies trading on the Toronto Stock Exchange. By comparing a fund to an appropriate benchmark, you can see how the investments held by the fund performed compared to the market or sector in general. At this time benchmark comparisons are available through IPCSC Private Wealth. Should you have any questions relating to benchmarks do not hesitate to ask your IPCSC Advisor.

Conflicts of Interest

There is a possibility that a conflict of interest may arise in connection with the business that IPCSC conducts for you. Securities laws of Canada require investment dealers and other advisers to take reasonable steps to identify disclose and address existing and potential material conflicts that might reasonably arise between you and your Advisor. If a conflict arises, IPCSC will take reasonable steps to advise you of the conflict in writing in a timely manner and will ensure that the conflict is addressed in a way that is in your best interest.

IPCSC has adopted policies and procedures to assist in identifying, addressing and minimizing any conflict of interest that IPCSC, or its employees or IPCSC Advisors may face when working on your behalf. Our employees and IPCSC Advisors are required to address any conflict of interest by exercising responsible business judgment, influenced only by the best interests of the client; employees
and IPCSC Advisors are encouraged to bring any conflict of interest to the attention of clients as soon as they become aware of them. Every IPCSC employee and IPCSC Advisor is subject to a code of conduct, which includes, among other things, policies to address many common types of conflict of interest situations. For example, we have adopted policies to prohibit Advisors from borrowing from or lending money to clients or investing with clients. We have also adopted policies that prohibit an IPCSC Advisor from acting as a power of attorney, except in the case of immediate family members. Advisors are also required to obtain pre-approval related to any outside business activity to ensure that such activities do not create potential conflict of interest or interfere with their ability to service clients.

In general, we deal with and manage relevant conflicts as follows:

**Avoidance:** This includes avoiding conflicts that are prohibited by law as well as conflicts that cannot effectively be addressed.

**Control:** We manage acceptable conflicts through means such as physically separating different business functions and limiting the internal exchange of information.

**Disclosure:** By providing you with information about conflicts, you are able to assess independently their significance when evaluating our recommendations and any actions we take.

Under certain circumstances, IPCSC may deal with you or for you in securities transactions where the issuer of those securities or the other party to the transaction is IPCSC or a party having an ownership or business relationship with IPCSC.

Since these transactions may create a conflict between IPCSC and you, we are required by securities law to disclose to you certain relevant matters relating to the transactions which are contained in the following sections entitled “Related Registrant” and “Related and Connected Issuers”.

**Important Concepts**

**Related Issuer:**
A related issuer is a person or company that is related in any way to IPCSC such as:

- the person or company issuing securities is an influential security holder of IPCSC;
- when IPCSC is an influential security holder of the person or company issuing securities; or
- when IPCSC and the person or company issuing securities, are a related issuer of the same third person or company.

**Connected Issuer:**
A connected issuer means an issuer or selling security holder distributing securities where the issuer or selling security holder, or a related issuer of the issuer or selling security holder, has a relationship with any of the following persons or companies that may lead a reasonable prospective purchaser of the securities to question if IPCSC and the issuer are independent of each other for the purpose of distribution:

- IPCSC;
- a related issuer of IPCSC;
- a director, officer or partner of IPCSC; or
- a director, officer or partner of a related issuer of IPCSC.

Further in this document is a list of Related Issuers and Connected Issuers of IPCSC, together with a summary statement of the relationship between them and IPCSC.

**Required Disclosure**
When IPCSC acts as your dealer or advises you with respect to securities issued by IPCSC, or by a related issuer, or in the course of
distribution by a Connected Issuer, IPCSC must disclose the nature and extent of its relationship with the issuer of the securities, or that IPCSC is the issuer. IPCSC will also disclose to you where IPCSC knows or should know, that if as a result of IPCSC acting as your dealer or advisor, or of IPCSC exercising discretion on your behalf, securities will be purchased from or sold to IPCSC, a related issuer, in the course of an initial distribution, from a connected issuer.

The following is a list of the timeline and manner in which these disclosures must be made:

- Where IPCSC buys securities for your account, or advises you with respect to the purchase of securities, the disclosure must be made prior to the purchase or the giving of the advice, either through the receipt of this disclosure or otherwise.

IPCSC may, from time to time, be deemed to be related or connected to one or more issuers for purposes of disclosure and other rules of the securities laws. IPCSC may have acted, and is prepared to continue to act where permitted by law, as an advisor or dealer with respect to securities of such related and connected issuers and to provide the full range of services customarily provided by IPCSC in respect of securities of other issuers. IPCSC shall carry out such services in the ordinary course of its business in accordance with our usual practices and procedures and in accordance with all applicable disclosure and other regulatory requirements.

**Related Registrants**

In addition, IPCSC wishes to advise its clients if it has any principal shareholders, officers, partners or directors who are also principal shareholders, officers, partners or directors of another securities registrant or another entity that, but for a registration exemption, would be required to be a securities registrant and to provide details of the policies and procedures adopted to minimize the potential for conflict of interest resulting from these relationships.

As of March 20, 2015, each of the following Related Registrants is a direct or indirect subsidiary of Power Financial Corporation ("PWF").

**Related Registrants Registered in Canada (individually, a Related Registrant)**

<table>
<thead>
<tr>
<th>Related Registrant</th>
<th>Related Registrant</th>
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<tr>
<td>Canada Life Asset Management Limited</td>
<td>I.G. Investment Management, Ltd.</td>
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<tr>
<td>Counsel Portfolio Services Inc.</td>
<td>Quadrus Investment Services Ltd.</td>
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<tr>
<td>IPC Investment Corporation</td>
<td>GLC Asset Management Group Ltd.</td>
</tr>
<tr>
<td>IPC Securities Corporation</td>
<td>Setanta Asset Management Limited</td>
</tr>
<tr>
<td>Mackenzie Financial Corporation</td>
<td>Putnam Investments Canada ULC.</td>
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<tr>
<td>Investors Group Securities Inc.</td>
<td>PanAgora Asset Management, Inc.</td>
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<tr>
<td>Investors Group Financial Services Inc.</td>
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</tbody>
</table>

In addition, related registrants may include other Dealers and Advisers which have or may become subsidiaries of PWF.

A related registrant may, from time to time, have directors and/or officers who are also directors and/or officers of another related registrant.

PWF and the related registrants are separate legal entities that generally carry on business independently. However, a related
registrant may enter into arrangements with another related registrant respecting such matters as the provision of support services, distribution or products and services, and client referrals.

Conflicts of interest resulting from the above relationships are minimized in a number of ways. Regulations, policies and procedures made by the industry regulating bodies restrict, and otherwise regulate the relationships among dealers, advisor and related registrants and govern their relationships with one another and clients. As well, each related registrant has its own conflict of interest policies. Compliance with both internal and external regulations, policies and procedures are monitored at all levels of the company under the responsibility of the IPCSC Chief Compliance Officer.

In addition to the foregoing, officers and employees of each related registrant are subject to Codes of Conduct governing their actions and internal compliance policies and procedures.

Related and Connected Issuers

The following is a list as of March 20, 2015 of issuers that are Related Issuers or Connected Issuers to IPCSC by virtue of the ownership of equity interests, directly or indirectly, by affiliates or subsidiaries of PWF. Only Connected Issuers who offer their securities in Canada are included in the following list of Related and Connected Issuers.

<table>
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<tr>
<th>Power Financial Corporation</th>
<th>Investors Syndicate Limited</th>
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<tr>
<td>Power Corporation of Canada</td>
<td>Mackenzie Mutual Funds</td>
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<tr>
<td>Groupe Bruxelles Lambert S.A.</td>
<td>Investors Group Mutual Funds</td>
</tr>
<tr>
<td>Bellus Health Inc.</td>
<td>Counsel Mutual Funds</td>
</tr>
<tr>
<td>Pargesa Holdings S.A.</td>
<td>Quadrus Mutual Funds</td>
</tr>
<tr>
<td>Imerys S.A.</td>
<td>Mackenzie Master Limited Partnership</td>
</tr>
<tr>
<td>Lafarge S.A.</td>
<td>Setanta Constituted Unit Trusts</td>
</tr>
<tr>
<td>GP Strategies Corp.</td>
<td>Putnam Canadian Fixed Income Global Alpha Fund</td>
</tr>
<tr>
<td>Hudson Global Inc.</td>
<td>Putnam Fixed Income Opportunities Fund, Ltd.</td>
</tr>
<tr>
<td>Great-West Lifeco Inc.</td>
<td>Howson Tattersall Pool Funds</td>
</tr>
<tr>
<td>Great-West Lifeco Finance (Delaware) LP</td>
<td>Investment Planning Counsel Inc.</td>
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<tr>
<td>Great-West Lifeco Finance (Delaware) LP II</td>
<td>IPC Portfolio Services Inc.</td>
</tr>
<tr>
<td>The Canada Life Assurance Company</td>
<td>Mackenzie Global Macro Asian Credit Fund, Ltd.</td>
</tr>
<tr>
<td>Canada Life Capital Trust</td>
<td>Mackenzie Global Macro Asian Credit Master Fund, Ltd.</td>
</tr>
<tr>
<td>IGM Financial Inc.</td>
<td>Mackenzie Global Macro Asian Credit Fund, LP</td>
</tr>
<tr>
<td>Investors Group Trust Co. Ltd.</td>
<td>Mackenzie Institutional Series, LP</td>
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</table>

IPCSC has engaged Counsel Portfolio Services Inc. (Counsel), an affiliate, to provide advisory services in respect of the managed accounts with IPCSC Private Wealth. Please refer to the section “Disclosure of Equity Interest in Counsel Portfolio Services Inc. & IPC Portfolio Services Inc.” for further information regarding the relationship between Counsel and IPCSC. Certain representatives of IPCSC who are registered as IPCSC Portfolio Managers are involved with IPCSC Private Wealth may also registered as advising or associate advising representatives with Counsel. This dual registration allows IPCSC Private Wealth to benefit from Counsel’s experience and resources in the area of investment management and to allow for efficiencies in respect of the managed account services provided to you. These dually registered representatives are involved with the management and operation of IPCSC Private Wealth and also are involved with the provision of the services of Counsel to IPCSC in respect of IPCSC Private Wealth. You will retain your direct relationship with your IPCSC Portfolio Manager in respect of your IPCSC Private Wealth managed account and, as such, that IPCSC Portfolio Manager will be acting in his or her capacity as a registered representative of IPCSC and not as an advising representative of Counsel.

The representatives of IPCSC who have dual registration with Counsel are so registered to allow for the most efficient management of IPCSC Private Wealth and hence, IPCSC considers there to be minimal conflicts associated with such dual registration. Each of IPCSC and Counsel have policies and procedures in place to minimize the potential for conflicts of interest that may arise from such dual registration and the dual registration has been approved by each firm’s chief compliance officer.
Disclosure of Equity Interest in Counsel Portfolio Services Inc. & IPC Portfolio Services Inc.

Investment Planning Counsel Inc. (IPCI) is a subsidiary of IGM Financial Inc. (IGM), a public company whose shares are listed on The Toronto Stock Exchange. As at July 15, 2015, IGM owns approximately 96.93% of the outstanding securities of IPCI with the remaining 3.07% owned by management of IPCI. IPC Portfolio Services Inc. (IPCPSI), Counsel Portfolio Services Inc. (Counsel) and IPCSC are subsidiaries of IPCI. Counsel is a wholly-owned subsidiary of IPCPSI and IPCSC is a wholly-owned subsidiary of IPCI. Representatives of IPCI (including officers, directors, employees and sales representatives) and their respective associates (related persons) may collectively own, directly and indirectly, securities of IPCI from time to time representing not more than 15 percent of the outstanding securities of IPCI.

Representatives of IPCSC (including officers, directors, employees and sales representatives) and their respective associates (related persons) may collectively own, directly and indirectly, securities of IPCPSI from time to time representing not more than 27.75 percent of the outstanding securities of IPCPSI. Your IPCSC Advisor and his or her associates (related persons) collectively do not own, directly or indirectly, as of the date hereof, more than 5 percent of the outstanding securities of either IPCI or IPCPSI. The branch manager of your IPCSC Advisor, and his or her associates (related persons) collectively do not own, directly or indirectly, as of the date hereof, more than 5 percent of the outstanding securities of either IPCI or IPCPSI.

The information provided above is current as of the date hereof. You will receive a revised disclosure if the actual shareholdings of any of the above-noted individuals or groups of individuals goes above the maximum percentage holdings indicated.

If you would like information about the actual shareholdings of any of the individuals or groups of individuals listed above as of any date, please call the following toll-free number 1-877-212-9799. You can also get information about the relationships described herein from the simplified prospectus of the Counsel Funds.

Introducing/Carrying Broker Arrangement and Trustee Disclosure

IPCSC has entered into an introducing/carrying broker agreement with National Bank Correspondent Network (NBCN) in order to provide back office trade execution, settlement and client reporting services to you.

i. Role of IPCSC

IPCSC is your investment dealer and is considered to be an introducing broker on the account. IPCS, as the introducing broker is responsible for, among other things, supervisory oversight, obtaining know-your-client information and determining the suitability of trades. Through its Advisors, it may also provide investment advice.

ii. Role of NBCN

NBCN, as the carrying broker, is responsible for trade execution, settling trades and for custody of your cash and/or securities. NBCN is also responsible for reporting to you, including account statements, trade confirmation (except where NBCN relies on a fund company) and for tax reporting (except for tax forms relating to mutual fund distributions on non-registered accounts, which will be issued to you directly by mutual fund companies where applicable). NBCN does not give investment advice, determine the suitability of your investments and is not responsible for and does not supervise any investment advice given to you by IPCSC. Also, NBCN is under no duty to evaluate the appropriateness, accuracy or quality of any instructions received from you or IPCSC.

iii. Role of Trustee

NATCAN Trust Company is the trustee of any of your registered plans held through NBCN (the “Trustee”). The Trustee also appoints NBCN as its agent to provide services to your registered plan in compliance with the Declaration of Trust, many of which are the same NBCN services listed above under “Role of NBCN.” The Trustee may also appoint other agents pursuant to the Declaration of Trust from time to time to perform such services.
iv. Compensation Arrangements

IPCSC pays NBCN for its carrying broker services and for the trustee services NBCN arranges to be provided by the Trustee. Under the Declaration of Trust, the Trustee is entitled to earn excess interest and profit over the published interest rate paid to you, if any, on any daily un-invested cash deposits in your registered plan. The Trustee may compensate NBCN and NBCN may in turn compensate IPCSC in respect of such cash deposits. For example, the Trustee may pay NBCN an amount equal to the Trustee’s prime rate, less a certain percentage, multiplied by such cash deposits and NBCN may share a portion of this payment with IPCSC on a similar basis.

Complaint Resolution

IPCSC has policies and procedures in place to process any written or verbal complaint received in a fair and prompt manner. This is a summary of those policies and procedures; we provide our complaint resolution policy to new clients at the time of opening, within this Booklet, and to those clients who have filed a complaint. It is also available on our website at:
http://www.ipcsecurities.com/welcome/complaint_resolution_policy.aspx

The IPCSC Complaint Policy requests that all complaints be filed in writing. There may be instances where IPCSC receives a verbal complaint from a client and as such will warrant the same treatment as a written complaint. However, unless it is totally impractical or there exists other compelling reasons, clients will normally be advised that we will require their complaint in writing before we can proceed any further. For reasons of confidentiality we will deal only with the client or other individual who has the client’s express written authorization to do so.

IPCSC has appointed its National Director, Securities Compliance as its Designated Complaints Officer.

How to Contact the Designated Complaints Officer:

Your concern and supporting documents which will be of assistance to us in reviewing your concerns can be submitted by the following methods:

By Mail To:
IPC Securities Corporation
Attn: Compliance Department – Designated Complaints Officer
700 - 2680 Skymark Avenue
Mississauga, ON L4W 5L6

By Fax To: (905) 212-0965

By Email To: complaintresolution@ipcc.ca

We acknowledge complaints promptly, generally within 5 business days. Within the acknowledgement, you will be provided the name and contact information of the officer responsible for handling the complaint as well as a copy of An Investor’s Guide to Making a Complaint.

Assessing the Complaint

The IPCSC Complaints Team will conduct a factual investigation and analysis of the matters specific to the complaint. In order to accomplish this, we will gather information including a written response from your IPCSC Advisor addressing the issues raised in the complaint, copies of documentation completed and any other documentation which may be available (e.g.: notes, e-mails). Our Complaints Team will review all documentation as well as the comments of both the client and the IPCSC Advisor to assess the merit of the complaint. Additional analysis may be necessary dependant on the nature of the complaint.
Conclusion
Once the investigation has been completed, a written summary of the analysis will be prepared and forwarded to you within 90 calendar days of the receipt of your complaint. You will be notified in writing if additional time is required for the analysis; an explanation of the additional time requirement will be provided along with our best estimate as to the time of completion.

Please notify us in writing if you are dissatisfied with our complaint resolution process and/or the outcome. Include the issue(s) that you believe were not addressed. We will acknowledge the receipt of your request for review and will further communicate with you to the extent necessary to implement a resolution or to address any new issues or information you provide. You may also refer to the enclosed brochure, An Investor’s Guide to Making a Complaint. This brochure provides guidance, regarding the options available to you, should you wish to pursue the matter further.

Your Personal Information
Our commitment to you:
IPCSC and its affiliates value you as a client and we are committed to protecting the privacy, confidentiality, accuracy, and security of your personal information that we collect, use, retain, and disclose in the course of providing you with superior products and services. We collect, use and disclose personal information in order to provide you with the products and services that will help you to meet your financial goal. Knowing you helps us to understand your wealth management needs, communicate effectively, and provide you with suitable services and products.

IPC Privacy Policy
For a complete version of our privacy policy, that includes important definitions and details how we use your information, please visit our website at [http://www.ipcsecurities.com/privacy.aspx](http://www.ipcsecurities.com/privacy.aspx) or to request a copy by mail contact privacy@ipcc.ca

Unless otherwise notified, you provide IPCSC consent to use your personal information for the identified purposes in our privacy policy (available on our website) in order to operate and service your investment account at our firm

Electronic Communication
From time to time you or IPCSC or your IPCSC Advisor may request that communications be conducted by e-mail. The transmission of account information and instructions via electronic mail presents unique risks to both parties. The following is a sample (non-exhaustive) list of these risks:

- Failure to receive account information. Information may be submitted and not received by the intended recipient. This may be due to technical issues in transmission, misdirection or failure to properly identify the information received.
- Inability to clarify information on a timely basis. Where information is received and reviewed by the intended recipient, it may not be possible to contact you on a timely basis to clarify vague or incomplete information.
- Lack of client confidentiality. Transmission of client information via electronic mail is not necessarily secure. No guarantee can be made as to privacy of client information transmitted via e-mail.
- Inability to confirm the message was sent by you. Receipt of communications via electronic mail does not permit the intended recipient to confirm with certainty that the instructions are provided by the authorized person.

By providing your e-mail address to IPCSC you confirm you understand and appreciate the risks in communicating via electronic mail. Notwithstanding these risks, you have elected to send or receive information via electronic means and accept all risks associated with this means of communication, including the risk that such direction may not be received by the intended recipient. You understand that if you do not receive prompt confirmation from IPCSC regarding the receipt of an e-mail message it is your responsibility to follow-up with IPCSC to ensure that such information was received as intended.
You agree to hold harmless IPC Securities Corporation, its agents, employees or related connected parties with respect to loss/damage arising from the communication, acceptance and execution (or lack thereof) of information via electronic mail.

**Principal-Agent Business Disclosure**

Your IPCSC Advisor may be an employee or an agent of IPCSC. In either case, IPCSC will be irrevocably liable to you, and will continue to be liable to you for the acts and omissions of your IPCSC Advisor relating to IPCSC’s business as if the Advisor were an employee of IPCSC. By continuing to deal with our firm you accept our offer of indemnity.

**Outside Business Activities**

Your IPCSC Advisor may have other gainful occupation or outside business activity if that occupation is permitted by IPCSC and your IPCSC Advisor has received prior approval from us to engage in that other gainful or outside business activity. If we determine that this occupation or activity may present a conflict of interest that can be resolved through proper disclosure; your IPCSC Advisor will provide you with that disclosure before the activity commences. You should be aware that your IPCSC Advisor may provide other products or services that are outside of his or her securities related business activities that are not part of IPCSC’s business activities. Such examples might include the sales of Insurance products including segregated funds, accounting, bookkeeping or tax preparation services. These products and services are not considered securities related and are the responsibility of the IPCSC Advisor alone. In the case of Insurance products, including life products or segregated funds, they may be sold by your IPCSC Advisor in his capacity as a licensed insurance agent and processed through an agency either related or unrelated to IPCSC.

IPCSC does not make any representations or warranties and assumes no liability in connection with any other gainful occupations or outside business activities engaged in by your IPCSC Advisor. In connection with the provision of these addition services, your IPCSC Advisor may be required to provide you with certain disclosures or the name of the company or organization providing the products or services and your Advisor’s relationship to them.

**Shared Premises Disclosure**

As a member of the Investment Industry Regulatory Organization of Canada (IIROC), IPCSC is required under securities regulation to disclose our relationship with our affiliated and related firms with which your advisor’s office shares its premises (IIROC Rule 2400). Your IPCSC Advisor may share their office premises with IPC Investment Corporation (IPCIC), a mutual fund dealer and member of the Mutual Fund Dealers Association of Canada, and/or IPC Estate Services Inc. (IPCES), an associate general agency providing insurance services. Both IPCIC and IPCES are related entities of IPCSC and all of which are wholly-owned subsidiaries of Investment Planning Counsel Inc., operating as complete and separate entities.

Your IPCSC Advisor may also share their office with another financial services professional, operating out of another entity not listed above. Any other entity that your IPCSC Advisor shares an office premises with is unrelated to IPCSC.

**Cheque Payment Instructions**

Payment for purchases of all securities and products offered by IPCSC should be made payable to IPC Securities Corporation. Cheques should not be made payable to your IPCSC Advisor for business conducted through IPCSC. Please contact our Head Office at 1-866-664-2530 if you are asked to make a cheque payable to your IPCSC Advisor or any other person, company or entity other than IPC Securities Corporation or a Financial Institution (e.g. a chartered bank).

*Note: IPCSC does not accept cash for any transaction or for deposit to any account.*
Canadian Investor Protection Fund Coverage

As a client of IPCSC your accounts are protected by the Canadian Investor Protection Fund within specified limits. A brochure describing the nature and limits of coverage is available upon request.

Important Policies

- We are authorized to sell only the products described in the Products and Services section of this Booklet; we are not responsible for any other type of business that you may conduct with your IPCSC Advisor.

- Your IPCSC Advisor may be licensed to sell other products or offer other services. Please note that these activities are not the business of IPCSC and IPCSC not liable for any losses, expenses, costs, claims, damages or liabilities arising from or resulting from outside business activities conducted by your Advisor.

- Your IPCSC Advisor is required to tell you which company he or she is representing for each product offered and as such, you may be dealing with more than one company depending on the product or service provided.

- Your IPCSC Advisor is registered with the Provincial or Territorial Securities Commission for the sale of IPCSC products and services and may be registered with the Provincial or Territorial Insurance Council for the sale of insurance products. IPCSC is not liable or responsible for products or services presented on behalf of companies other than those of IPCSC.

- We do not allow IPCSC Advisors to borrow money from or lend money to clients.

If you have any questions on how these policies apply to you, please contact us.

Client Responsibilities

As a client of IPCSC, it is important that you:

- Provide a full and accurate description of your financial situation, investment objectives and risk tolerance to your Advisor; this will assist them in meeting your investment goals.

- Promptly inform your IPCSC Advisor or IPCSC Portfolio Manager of any material change to your personal information, financial or life circumstances; this will allow your IPCSC Advisor or IPCSC Portfolio Manager to assess whether changes to your investment strategy are necessary. A material change would be a change to any information that could reasonably result in changes to the types of investments appropriate for you, such as: income level, investment objectives, risk tolerance, time horizon or net worth. Other examples of change would include: employment status, marital status or change of retirement plans.

- Carefully review all account documentation, sales literature and other documents provided by your Advisor.

- Review trade confirmations, monthly and quarterly statements promptly and report any inaccuracies to your Advisor.

- Make sure you understand all fees and costs.

- Make sure you are aware of possible risks and returns on your investment.

- Contact our Advisor Services Department at 1-866-669-5030 or advisor411@ipcc.ca if you require additional information other than what your IPCSC Advisor or IPCSC Portfolio Manager is able to provide.

Account Fees, Service Charges and Compensation

The following is a listing of our current account fees and service charges. Other applicable account fees are determined by, and paid to, the trustee of your various registered accounts as are service charges related to the IPCSC Nominee Account(s).
IPCSC FEE SCHEDULE

ANNUAL RRSP, RIF, LIF, LRIF

The annual administration fee for your registered plan is due each year in October.

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-Directed Retirement Savings Plan (RRSP)</td>
<td>$125</td>
</tr>
<tr>
<td>Self-Directed Retirement Income Fund (RIF)</td>
<td>$125</td>
</tr>
<tr>
<td>Locked-In Retirement Savings Plan (Locked-In RSP, LIRA, LIF, LRIF)</td>
<td>$125</td>
</tr>
<tr>
<td>USD Registered Savings Plan (USD RSP)</td>
<td>$125</td>
</tr>
<tr>
<td>Registered Disability Savings Plan (RDSP)</td>
<td>$125</td>
</tr>
<tr>
<td>Registered Education Savings Plan (RESP)</td>
<td>$35</td>
</tr>
<tr>
<td>Tax Free Savings Accounts</td>
<td>$35</td>
</tr>
</tbody>
</table>

IPC TRUSTEE FEE WILL BE WAIVED FOR THE FOLLOWING:

- $0-$24,999 – 100% of account holdings must be in Counsel (CGF) or Mackenzie (MFC) Funds
- $25,000 > in CGF (Counsel) waive trustee fee
- $25,000 > in MFC (Mackenzie) waive trustee fee

* IPC will offer to waive the registered plan administration fee on all account with $25,000 > in either Counsel (CGF) or Mackenzie (MFC) Funds. Clients with < $25,000 in each of the Counsel and Mackenzie funds but greater than $25,000.00 in these families of funds will not be eligible.

IPC PRIVATE WEALTH

All trustee fees are waived for accounts in the IPC Private Wealth Program
IPC Private Wealth Trading Fees - $9.95 per trade

ADMINISTRATION AND TRANSACTION FEES

<table>
<thead>
<tr>
<th>Transaction</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>De-Registration - Full</td>
<td>$100</td>
</tr>
<tr>
<td>De-Registration - Partial</td>
<td>$50</td>
</tr>
<tr>
<td>Substitution of Cash and Securities (SWAP)</td>
<td>$50</td>
</tr>
<tr>
<td>Partial Account Transfer</td>
<td>$75</td>
</tr>
<tr>
<td>Full Account Transfer</td>
<td>$125</td>
</tr>
<tr>
<td>Non-transfer account closing</td>
<td>$25</td>
</tr>
<tr>
<td>Certified Cheque</td>
<td>$15</td>
</tr>
<tr>
<td>Unscheduled RRIF withdrawal ~ per request</td>
<td>$25</td>
</tr>
<tr>
<td>Delivery/Receipt against payment, per transaction</td>
<td>$50</td>
</tr>
<tr>
<td>Regular Delivery of Registered Certificate</td>
<td>$95</td>
</tr>
</tbody>
</table>

1 Annual Fees are applicable to Advisory accounts. Administrative and Transaction Fees are applicable to all account types.
<table>
<thead>
<tr>
<th>Service Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular Delivery of US Registered Certificate</td>
<td>$95 US</td>
</tr>
<tr>
<td>Rush Delivery of Registered Certificate</td>
<td>$200</td>
</tr>
<tr>
<td>Rush Delivery of US Registered Certificate</td>
<td>$200 US</td>
</tr>
<tr>
<td>Cheque – Non-sufficient funds</td>
<td>$35</td>
</tr>
<tr>
<td>Cheque – Stop payment</td>
<td>$35</td>
</tr>
<tr>
<td>Wire Transfer</td>
<td>$25</td>
</tr>
<tr>
<td>Shares held in a Canadian-controlled Private Corporation (CCPC) Per Issue, per Deposit *CCPCs are not allowed in Registered Plans</td>
<td>$100</td>
</tr>
</tbody>
</table>

**Transaction Fees**

All mutual fund, equity and option transactions are subject to transaction fees. These fees may be included in the commission. Speak to your IPCSC Advisor for additional detail on such fees.

**Exchange Fees**

Are applicable to trades in equities and other products traded on a recognized stock exchange and are based on a percentage of the trade. Speak to your IPCSC Advisor for additional detail on such fees.

*Interest is due/paid on margin and outstanding debit/credit balances at prime plus/minus a percentage according to the following grid*[^2]

**IPC SEcurities Corp Interest Rates**

<table>
<thead>
<tr>
<th></th>
<th>&lt;5,000</th>
<th>5,001 - 10,000</th>
<th>10,001 - 50,000</th>
<th>50,001 - 100,000</th>
<th>100,001+</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Debit</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Credit</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Canadian</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-Registered</td>
<td>+1.5</td>
<td>-3.5</td>
<td>+1.5</td>
<td>-3.5</td>
<td>+1.0</td>
</tr>
<tr>
<td>Registered</td>
<td>+2.0</td>
<td>-4.0</td>
<td>+2.0</td>
<td>-4.0</td>
<td>+2.0</td>
</tr>
<tr>
<td><strong>USD</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-Registered</td>
<td>Prime</td>
<td>-4.0</td>
<td>Prime</td>
<td>-4.0</td>
<td>Prime</td>
</tr>
<tr>
<td>Registered</td>
<td>Prime</td>
<td>-4.0</td>
<td>Prime</td>
<td>-4.0</td>
<td>Prime</td>
</tr>
</tbody>
</table>

**ALL RATES PRIME + OR**

These rates apply to the MAJORITY of IPCSC accounts, but not all. If you note a discrepancy, please contact the credit department for assistance.

- Interest is calculated on a Settlement Date basis based on the cash balance in the account
- Interest period is from the 16th to the 15th of each calendar month
- Interest is paid or charged on or around the 23rd of each calendar month

[^2]: Rates valid as of February 20th 2013 and are subject to change without notice.
Referral Arrangements

Securities legislation requires an IPCSC Advisor to inform clients of referral arrangements where they pay or receive referral fees for client referrals. In order to provide products and services suitable to meet financial planning needs of clients, IPCSC has entered into a number of referral arrangements for certain products and services, including for example, banking services and mortgage products.

Referral fees paid to IPCSC under a referral arrangement will vary depending on the product or service purchased by the client. The referral fee may change at any time depending on the products and services being offered by IPCSC; generally a referral fee will be either a percentage of account balances, a percentage of revenue generated or a fixed fee.

IPCSC is registered as an investment dealer under securities legislation. A written referral arrangement is entered into prior to paying or receiving a referral fee for client referrals, as required under securities legislation. IPCSC Advisors may also be compensated for client referrals.

A written disclosure, including information about the calculation of the referral fees and any identified conflict of interest, will be provided to you before you open an account or any service is provided to you by the person or company receiving the referral.

IPCSC Compensation

IPCSC is compensated for the distribution of investment products and services. IPCSC offers clients advisory accounts, which are either commission based or fee based and managed accounts, which are fee based. Please note that securities laws of Canada require all IPCSC Advisor compensation derived from securities related activity to be paid to IPCSC who then in turn compensates your IPCSC Advisor for their services provided to you. The rate of compensation paid to your IPCSC Advisor varies according to product type and other various factors applicable to your IPCSC Advisor. The charges for Advisory Accounts are generally as follows:

Advisory Accounts (Commission Based)

Advisory Accounts at IPCSC are non-discretionary, which means your authorization is required on all orders. For these types of accounts your IPCSC Advisor may be compensated in one or more of the following ways depending on the product type.

Mutual Funds

Deferred Sales Charge (“DSC”), low-load or front-end mutual funds

For these types of funds, IPCSC receives compensation from the mutual fund manager in one or more of the following forms:

- a sales commission at the time of the initial sale of the securities;
- an annual trailing commission payable monthly, based on the average monthly value of certain assets of clients they service that are invested in mutual funds purchased under the deferred sales charge option;
- an additional annual trailing commission payable annually, based on the value of certain assets of clients they service that are invested in mutual funds purchased under the a sales charge option that are no longer subject to a deferred sales charge.

The rates of commissions paid are disclosed in the prospectus or fund facts of the respective mutual fund.

You should be aware that a charge may be triggered upon the redemption of the security if sold within the time period that a deferred sales charge would apply otherwise, no additional charges will apply.

No-load Mutual Funds

If the securities of the mutual funds are sold under a no-load option (i.e.: no front-end sales charge and no deferred sales charge), IPCSC receives compensation from the mutual fund manager in one or more of the following forms:

- an annual trailing commission payable monthly based on the value of certain assets of clients they service that are invested in mutual funds purchased under the no-load option;
• an additional annual trailing commission (an asset retention commission) payable monthly, based on the value of certain assets of clients they service that are invested in mutual funds purchased under the no-load option.

**Individually listed equities and options**

Commission charges on transactions in listed equities and options are calculated based on a percentage of the value of each transaction. A $100 minimum commission will apply for the purchase and redemption of individually listed equities and options. You may also be charged Transaction Fees and any applicable Exchange Fees relating to each trade. Your IPCSC Advisor will provide a more precise estimate of the commission before the trade is executed.

**Government and Corporate bonds**

Government and Corporate bonds are subject to a markup when purchasing and a markdown when selling, these fees are typically imbedded within the purchase price. In the event that your transaction is subject to commissions the total dollar amount will be identified on your trade confirmation along with the following statement “the investment dealer’s remuneration on this transaction has been added to the price in the case of a purchase or deducted from the price in the case of sale.”

**Advisory Accounts (Fee-Based) and Managed Accounts**

IPCSC offers both Advisory fee based accounts and discretionary fee-based managed accounts designed to provide you with easy access to services, advice and investment options you may need to help you meet your financial goals. These services are available for one simple fee based on a percentage of your account, payable quarterly or monthly, payable to IPCSC who then compensates your Advisor. Fee based accounts are commission free; however, are subject to administrative fees and/or transaction costs as set out in your applicable fee schedule. Your IPCSC Advisor, or in the case of a managed account, your IPCSC Portfolio Manager will provide you with more information regarding these accounts if you are interested in this type of service. They will also provide for a complete discussion of terms and conditions including a Fee-Based Agreement or a Private Wealth Client Agreement whichever applies.
An Investor’s Guide to Making a Complaint

www.iiroc.ca
Tel. 1 877 442-4322

Investment Industry Regulatory Organization of Canada
Organisme canadien de réglementation du commerce des valeurs mobilières

Montréal
5 Place Ville Marie, Suite 1550
Montréal, Quebec H3B 2G2

Toronto
Suite 2000, 121 King Street West
Toronto, Ontario M5H 3T9

Calgary
255 - 5th Avenue S.W.
Suite 800 - Bow Valley Square 3
Calgary, Alberta T2P 3G6

Vancouver
Suite 2800 - Royal Centre
1055 West Georgia Street
P.O. Box 11164
Vancouver, British Columbia V6E 3R5

03/2013
The Investment Industry Regulatory Organization of Canada (IIROC) regulates all investment dealers in Canada. We set high quality regulatory and investment industry standards to protect investors and strengthen market integrity.

IIROC sets and enforces rules regarding:
* the business and financial conduct of dealer firms and their registered employees; and
* trading activity on all of Canada’s equity marketplaces.

We also set proficiency standards. IIROC can bring disciplinary proceedings which may result in penalties including fines, suspensions and permanent bans or terminations for individuals and firms.

This brochure provides information on:
- How to Make a Complaint to an IIROC-regulated firm;
- How to Make a Complaint to IIROC; and
- Compensation options for investors.

Don’t Delay

When making a complaint to IIROC or a firm, do so as quickly as possible after the event.

This information and more is also available at www.iiroc.ca
Making your complaint to the firm

IIROC-regulated firms must comply with IIROC standards for handling client complaints.

For service complaints, IIROC rules require firms to respond in writing to all written complaints.

For complaints that involve possible rule infractions regarding a client’s account, IIROC rules require firms to:

- Acknowledge your complaint within 5 business days
- Provide their final decision within 90 calendar days, along with:
  - A summary of your complaint;
  - The results of their investigation;
  - An explanation of their final decision, and
  - Options for seeking compensation available to you, if you are not satisfied with the firm’s response.

If a firm cannot provide a response within 90 days, you must be informed of the delay, the reason for the delay and the expected new response time.
Making your complaint to IIROC

You don’t need to wait until the firm responds to your complaint before filing your complaint with IIROC. You can do so simultaneously or at any time.

IIROC encourages clients to inform us of your complaints. It’s important so we can take regulatory action where rule infractions have occurred.

We can take disciplinary action to address undesirable behaviour by individuals or firms. Actions range from issuing a warning to launching an investigation and bringing a formal proceeding and hearing.

There are two ways to file a complaint with IIROC.

1. Call our Info/Complaint Line, 1 877 442-4322, for inquiries or to have a Customer Complaint Form mailed to you

2. Complete a Customer Online Complaint Form at www.iiroc.ca

Generally, IIROC will notify you to acknowledge receipt of your complaint and will update you after an initial assessment or when a decision has been made whether to proceed with an investigation of a complaint involving a dealer or its registered staff. (In some cases, the entire investigation process must remain confidential until it becomes a matter of public record.)

You may be contacted by an IIROC staff member to provide additional information. If we do not pursue an investigation we may suggest, where possible, other ways of resolving the issue and will keep the information on file for reference.

Have your details ready

IIROC can help you best if we receive accurate and complete information, including:

- Your name and contact information;
- The name and contact information of any individual or firm mentioned in your complaint;
- Specific details of how, why and when you encountered problems; and
- All the relevant documentation, including any notes of meetings and/or discussions.
Investor options for seeking compensation

You can:
- Consider the free mediation service offered by the Autorité des marchés financiers (AMF) for Québec residents
- Go to Arbitration
- Take your case to the Ombudsman for Banking Services and Investments (OBSI)
- Pursue legal action

AMF Mediation Service
Québec residents may also consider free mediation services offered by the Autorité des marchés financiers (AMF), Québec’s financial sector regulator.

After having dealt with your firm, you can ask that a copy of your complaint file be transferred to the AMF, who may offer a free mediation service. Participation is voluntary and requires the consent of both the firm and client.

For more information on mediation services:
1 877 525-0337
www.lautorite.qc.ca
renseignementsconsommateurlautorite.qc.ca

Arbitration
IIROC has designated two independent arbitration organizations for resolution of disputes between Dealer Members and clients.

Arbitrations are conducted by a sole arbitrator. The arbitrator guides the proceedings, reviews the case presented by each party, and arrives at a binding decision.

Parties are permitted to retain legal counsel.

The arbitrators for this program are empowered to award up to $500,000, plus interest and legal costs.

At the outset in a proceeding, an investor has the option to leave the discretion on awarding legal costs to the arbitrator or to choose to have the two parties pay their own legal costs and not be liable to a ruling that they would have to cover some or all of the other party’s legal costs. It is still possible for the arbitrator to overrule that option and retain the right to award costs if he or she determines that one party has acted in bad faith or in an unfair, vexatious or improper manner, or has unnecessarily prolonged proceedings.

Arbitration fees (administrative fees, disbursements of the arbitration organization and the arbitrator’s fees) are divided equally between the parties unless the arbitrator chooses to reallocate those amounts.

Please contact:
ADR Chambers
1 800 856-5154
www.adrchambers.com

Arbitration for clients resident in Québec
Please contact:
Canadian Commercial Arbitration Centre
1 877 909-3794
www.ccac-adr.org

It’s up to you ...

IIROC rules require firms to participate in arbitration or OBSI when the client chooses either of those options.
Ombudsman for Banking Services and Investments (OBSI)
OBSI is a free, independent service for resolving investment disputes impartially. You have up to 180 days after receiving your firm’s response to submit your complaint to OBSI. OBSI can recommend compensation of up to $350,000.

1 888 451-4519
ombudsman@obsi.ca
www.obsi.ca

If you decide not to accept OBSI’s recommendation, you can still seek redress through the IIROC arbitration program or the courts.

Legal Action
You also have the option of going to court.

Statute of Limitations
You should be aware that there are legal time limits for taking legal action. A lawyer can advise you of your options and recourses. Once the applicable limitation period expires, you may lose rights to pursue some claims.

Keep a file
As with all financial matters, it’s important to keep a file. Retain documents such as account application forms, agreements and statements. Document the steps you take to resolve your complaint. Keep copies of letters, faxes, emails and notes of conversations.

Manitoba, New Brunswick and Saskatchewan:
Securities regulatory authorities in these provinces have the power to, in appropriate cases, order that a person or company that has contravened securities laws in their provinces pay compensation to a claimant. The claimant is then able to enforce such an order as if it were a judgement of the superior court in that province.

Manitoba Securities Commission:
www.msc.gov.mb.ca

New Brunswick Securities Commission:
www.nbsc-cvmb.ca

Saskatchewan Financial Services Commission:
www.sfsc.gov.sk.ca