

Dear Client,

On behalf of ATB Capital Markets Inc., we 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. We offer a unique platform of products and financial services tailored exclusively to meet our clients' banking and 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 require any additional information, please do not hesitate to contact us directly.

Best regards,



Jon Horsman
Chairman & CEO
403-539-8600



Paul W. Sarachman, CFA, FCSI
President
647-776-8230

Enclosures (6)

Canadian Investor Protection Fund (CIPF) brochure
IIROC's Making a Complaint: A Guide for Investors
How IIROC Protects Investors
IIROC's Strip Bonds and Strip Bond Packages Information Statement
Relationship Disclosure Document
ATB Capital Markets Current Fee Schedule

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