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[Date]

RE: Transfer of AGF Trust investment loan collateral accounts

Dear Advisor,

At B2B Bank, we are committed to keeping you informed throughout the integration of AGF Trust. On or about December 9, 2013, we will begin the process of transferring AGF Trust investment loan collateral accounts to our platform. This notice is intended to help you prepare for the changes and assist you with any client inquiries you may receive.

Collateral transfers

Investment collateral pledged against AGF Trust loans, currently held by your clients in Canadian Western Trust accounts, will be transferred and reassigned to new pledged accounts at B2B Bank. **No action is required by you and your clients.**

NOTE: No fees are applicable to the B2B Bank pledged account.

Statements

As a result of this change, your clients will receive two statements reflecting the transfer of assets:

- A final Canadian Western Trust statement showing the closing value of their investment holdings.
- An opening statement from B2B Bank showing the opening value of their new pledged account.

Clients will receive quarterly statements from B2B Bank for their new pledged accounts. A monthly statement will be issued if there are transactions in the period.

More information in the Welcome Kit

Clients will be notified of the collateral account transfer in the coming days, and will receive a welcome kit from B2B Bank following the transfer. This kit will contain more information about their new account, including their new pledged account number, terms and conditions, as well as information about the roles and responsibilities of their advisor, their dealer and B2B Bank.

For more information

Should you have any questions on the above changes, please contact your Business Development Manager or call B2B Bank Client Services at 1.800.263.8349.

Sincerely,

Michael Kazmierowski
Vice President, Operations