



## BUSINESS ACTIVITY DISCLOSURE

As a Carte Wealth Management Inc. Representative I am engaged in various business activities including being a registered Mutual Funds Salesperson, a licensed Life Insurance Advisor and a Director/Owner of various companies and represent separate companies for each purpose. As such, you may be dealing with more than one company depending on the products purchased, or services rendered. Remuneration also varies with the products purchased, or services rendered. I will be representing Carte Wealth Management Inc. for the sale of mutual fund products and will provide you with the name of the entity that I represent while conducting business as a licensed Life Insurance Advisor and as a Director/Owner. The business activities relating to my position as a licensed Life Insurance Advisor and my position as a Director/Owner is not the business of, or under the supervision of Carte Wealth Management Inc., and Carte Wealth Management Inc. will not be liable or responsible for such activities.

I, Ryan Tongs, am a registered mutual fund salesperson represented by Carte Wealth Management Inc.

1. I am also a licensed Life Insurance Advisor with Exporior Financial Group, an insurance managing general agency. Any activity relating to my occupation as a licensed Life Insurance Advisor is not the business of, or under the supervision of, Carte Wealth Management Inc., and Carte Wealth Management Inc. will not be liable or responsible for such activities.
2. I am also the Director/Owner of TRACC Holdings Ltd., a private family holding company, non-public facing, that holds family investments for tax purposes including inherited real estate and some personal business holdings, Alier Inc., which will be partially held by TRACC Holdings Inc., and of Alier Inc., an entity that provides mobile app solutions (School Ally, Student Ally, Community Ally, Steward Ally and Faith Ally) to schools, community group & municipalities. Any activity relating to my occupation as a Director/Owner is not the business of, or under the supervision of, Carte Wealth Management Inc., and Carte Wealth Management Inc. will not be liable or responsible for such activities.

I, Ryan Tongs, wish this distinction to be clear, and if you are not sure of the difference, let us discuss it, or I can suggest sources from which you can obtain the necessary explanation. Our self-regulatory organization, The Mutual Fund Dealers Association of Canada ("MFDA"), has rules which state that the distinction between these business activities must be clear and that you understand the difference for the purposes of this transaction.

By signing below, I, the Client, acknowledge that Ryan Tongs is acting as my registered mutual funds salesperson on behalf of Carte Wealth Management Inc. and in no other capacity.

Signed at \_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_\_.

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

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Ryan Tongs



{CLIENT COPY}

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Client Name

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Client Signature

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Ryan Tongs