



Welcome to **www.callanwealth.com (the "Site")**. We provide you with access to this Site subject to the following terms and conditions of use. PLEASE READ THESE TERMS AND CONDITIONS AND THE PRIVACY POLICY CAREFULLY BEFORE USING THIS SITE. By accessing this Site you agree to accept these Terms and Conditions. If you do not agree to these terms, please do not use this Site. If at any time the Terms and Conditions are no longer acceptable to you, you should immediately cease use of this Site.

No Warranty This Site is presented on an "as is" and "as available" basis only, without warranties of any kind either express or implied. Worldsource Securities Inc. does not warrant that the information accessible on this Site or via this Site is accurate, complete or current. Although every effort is made to keep this Site up to date, information contained in this Site is not guaranteed to be current, accurate, or complete, and is subject to change without notice. Changes to the information, products or services described in this Site may be made without updating this Site to reflect such changes. In addition, Worldsource Securities Inc. does not warrant the functions contained on this Site will be uninterrupted or error free, that defects will be corrected, that the Site or server that makes it available are free of viruses or other harmful components.

Opinions expressed Views and opinions expressed on this website are those of the authors or writers and not necessary those of Worldsource Securities Inc.

No Offer or Advice INFORMATION OR DATA CONTAINED IN THIS SITE IS INTENDED FOR INFORMATION PURPOSES ONLY. THE INFORMATION ON THIS SITE IS NOT INTENDED TO PROVIDE SPECIFIC ADVICE REGARDING YOUR PERSONAL INVESTMENT SITUATION OR TO PROVIDE ADVICE ON SPECIFIC INVESTMENT, FINANCIAL, LEGAL, ACCOUNTING, TRADING OR TAX MATTERS AND SHOULD NOT BE RELIED ON AS SUCH. IN NO WAY SHOULD THE INFORMATION AND MATERIALS CONTAINED ON THIS SITE BE CONSTRUED AS A RECOMMENDATION, OR AS AN OFFER TO PURCHASE OR SELL, OR AS A SOLICITATION OR AN OFFER TO PURCHASE OR SELL ANY SECURITY, BOND, MUTUAL FUND OR OTHER FINANCIAL INSTRUMENT OR PRODUCT OR TO PARTICIPATE IN ANY PARTICULAR TRADING OR INVESTMENT STRATEGY. MANY OF THE PRODUCTS, SERVICES AND FINANCIAL INSTRUMENTS MENTIONED ON THIS SITE INVOLVE SIGNIFICANT RISK AND YOU SHOULD NOT ENTER INTO ANY TRANSACTIONS UNLESS YOU FULLY UNDERSTAND ALL SUCH RISKS. YOU ARE ADVISED TO SEEK PROFESSIONAL ADVICE BEFORE ACTING ON ANY INFORMATION OR MATERIALS PROVIDED ON THIS SITE. IF YOU USE ANY OF THE INFORMATION OR MATERIALS PROVIDED ON THIS SITE YOU DO SO AT YOUR OWN RISK.

No U.S. Offer, Solicitation or Sales THIS INFORMATION IS NOT TO BE CONSTRUED AS AN OFFER TO SELL OR A SOLICITATION TO BUY ANY SECURITIES OR SECURITIES BASED PRODUCTS IN THE UNITED STATES OF AMERICA OR THE TERRITORIES OR POSSESSIONS THEREOF.

Leverage Risk Using borrowed money to finance the purchase of securities involves greater risk than a purchase using cash resources only. If you borrow money to purchase

securities, your responsibility to repay the loan and pay interest as required by the loan's terms remains the same even if the value of the securities purchased declines.

Product disclaimers:

Leveraged or inverse-leveraged ETFs ETFs may have exposure to aggressive investment techniques that include leveraging, which magnify gains and losses and can result in greater volatility in value and be subject to aggressive investment risk and price volatility risk. ETFs are not guaranteed, their values change frequently and past performance may not be repeated. Please read the prospectus before investing.

Mutual Funds Important information about a mutual fund is contained in its simplified prospectus. Please obtain a copy from your Investment Advisor and read it carefully before investing. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the fund specific simplified prospectus before investing. Mutual funds are not guaranteed and are not covered by the Canada Deposit Insurance Corporation (CDIC) or by any other government deposit insurer. There can be no assurances that the fund will be able to maintain its net asset value per security at a constant amount or that the full amount of your investment in the fund will be returned to you. Fund values change frequently and past performance may not be repeated.

Labour Sponsored Investment Fund Labour Sponsored Investment Funds ("LSIF") are not guaranteed, their value changes frequently and past performance may not be repeated. Availability and amounts of tax credits are subject to certain conditions and are generally subject to recapture, if shares are redeemed within eight years.

No Reliance on Forward-Looking Statements This Site and linked sites may include forward looking information about the operations, objective and expected financial results of certain entities. Such statements are inherently subject to uncertainties arising from a variety of factors, including but not limited to, legislative or regulatory changes, competition, technological developments and global economic and financial conditions. You acknowledge and understand that actual results, performance or achievements could differ materially from any future results, performance or achievements that may be expressed or implied by such forward-looking statements and you will not unduly rely on such forward-looking statements.

Local Laws Certain products and services mentioned on this Site may not be available in all locations. Products and services may only be sold through licensed companies and individuals in jurisdictions in which the product is qualified for sale. The products and services that may be mentioned on this Site are subject to the terms of the applicable legislation governing them and are available only in the provinces and the territories of Canada where they may be legally offered.

Worldsource Securities Inc. makes no representation that this Site and the Content are appropriate or available for use in all locations. Those who choose to access this Site do so at their own initiative and are responsible for compliance with local laws, if and to the extent that local laws are applicable.

Third Party References and Links References in this Site to third party goods or services are not endorsements or approval of such goods or services. This Site may contain links to other third party websites. We provide these links to you only as a convenience. The inclusion of a link does not imply any endorsement or approval of the linked website, the

third parties named therein or their products and services by Worldsource Securities Inc. Access to any other website linked to this Site is at your own risk and Worldsource Securities Inc. is not responsible for the availability, accuracy or reliability of any linked website or any link contained in a linked website.

Changes to Terms and Conditions Worldsource Securities Inc. reserves the right, at any time, to change, modify, alter, or update these Terms and Conditions, and you agree to be bound by such modifications, alterations or updates. Such changes, may be given by any means including, but not limited to, posting on the Site or by electronic or conventional mail. You agree to regularly review the Terms and Conditions posted on this Site and be aware of such revisions. Your use of this Site constitutes your agreement to follow and be bound by the terms as changed. If at any times these Terms and Conditions are no longer acceptable to you, you should immediately cease all use of this Site.

INVESTMENTS ARE PROVIDED THROUGH WORLDSOURCE SECURITIES INC., SPONSORING INVESTMENT DEALER AND MEMBER OF THE CANADIAN INVESTOR PROTECTION FUND AND OF THE INVESTMENT INDUSTRY REGULATORY ORGANIZATION OF CANADA. Please visit www.worldsourcecurities.com for further information.