



## BUSINESS ACTIVITY DISCLOSURE

As a Carte Wealth Management Inc. Representative, am engaged in various business activities including being a registered mutual funds salesperson, a licensed Life Insurance Agent, a Director/Owner of various companies, a Volunteer, and a Co-Founder, and represent separate entities 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 entities that I represent while conducting business as a licensed Life Insurance Agent, a Director/Owner, a Volunteer and Co-Founder. The sale of life insurance products & services, the business of the companies I am a Director/Owner for, my Volunteer position and being a Co-Founder, are 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, Christopher Karram, am a registered mutual fund salesperson represented by Carte Wealth Management Inc.

1. I am also an independent licensed Life Insurance Agent under contract with Qualified Financial Services, an insurance Managing General Agency and an entity through which I place my life insurance business. Any activity relating to my position as a licensed Life Insurance Agent 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 SafeBridge Wealth Solutions Inc. o/a SafeBridge Financial Group, an entity through which I place my life insurance business, an entity to which my life insurance and mutual fund commissions are paid and an entity whose name I use as a trade name when conducting mutual fund related business, of KIK Properties Ltd., an entity that owns a rental property, SafeBridge Wealth Solutions Inc. o/a SafeBridge Financial Group, a holding company for all SafeBridge Wealth Solutions Inc. and TMG SafeBridge Mortgage Solutions Inc. partners, of CK Financial Services Inc., a holding company that receives 95% of the profit generated by SafeBridge Wealth Solutions Inc., of TMG SafeBridge Mortgage Solutions Inc., a fully operational mortgage brokerage, of QFS Mortgage and Lending Inc., a fully operational mortgage brokerage and of CAAM Holdings Inc., a holding company that owns a residential/commercial investment property. Being a Director/Owner of companies are 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.
3. I am also a Volunteer with Habitat for Humanity Canada, a Not-For-Profit organization whereby, when permitted, I often attend one building trip per year to help build homes for the recipients of Habitat. Any activity relating to my position as a Volunteer, 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
4. I am also a Co-Founder of Home4Hope Canada, a Not-For-Profit organization whereby, we raise funds for the families living with disabilities in various countries around the world. Any activity relating to my position as a Co-Founder, 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, Christopher Karram, 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 Dual Occupations must be clear and that you understand the difference for the purposes of this transaction.

By signing below, I, the Client, acknowledge that Christopher Karram 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

\_\_\_\_\_  
Christopher Karram