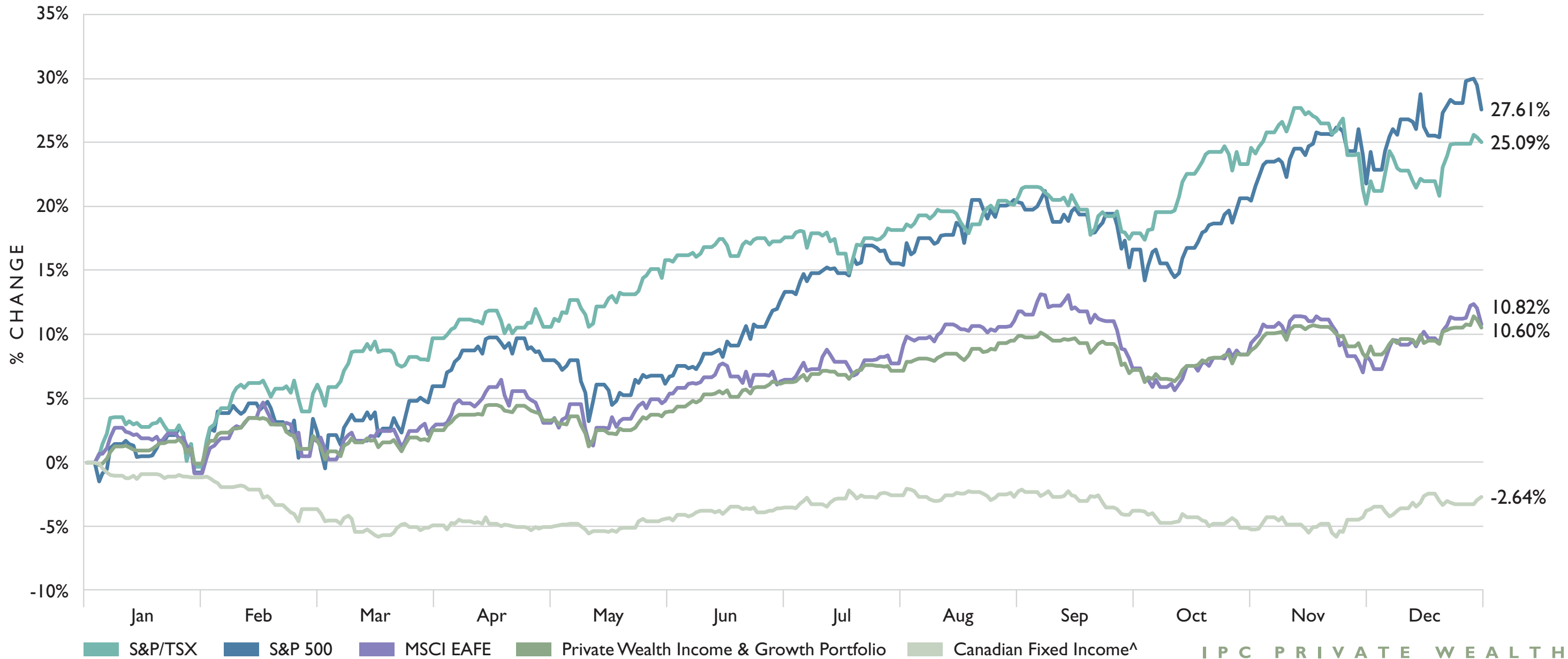


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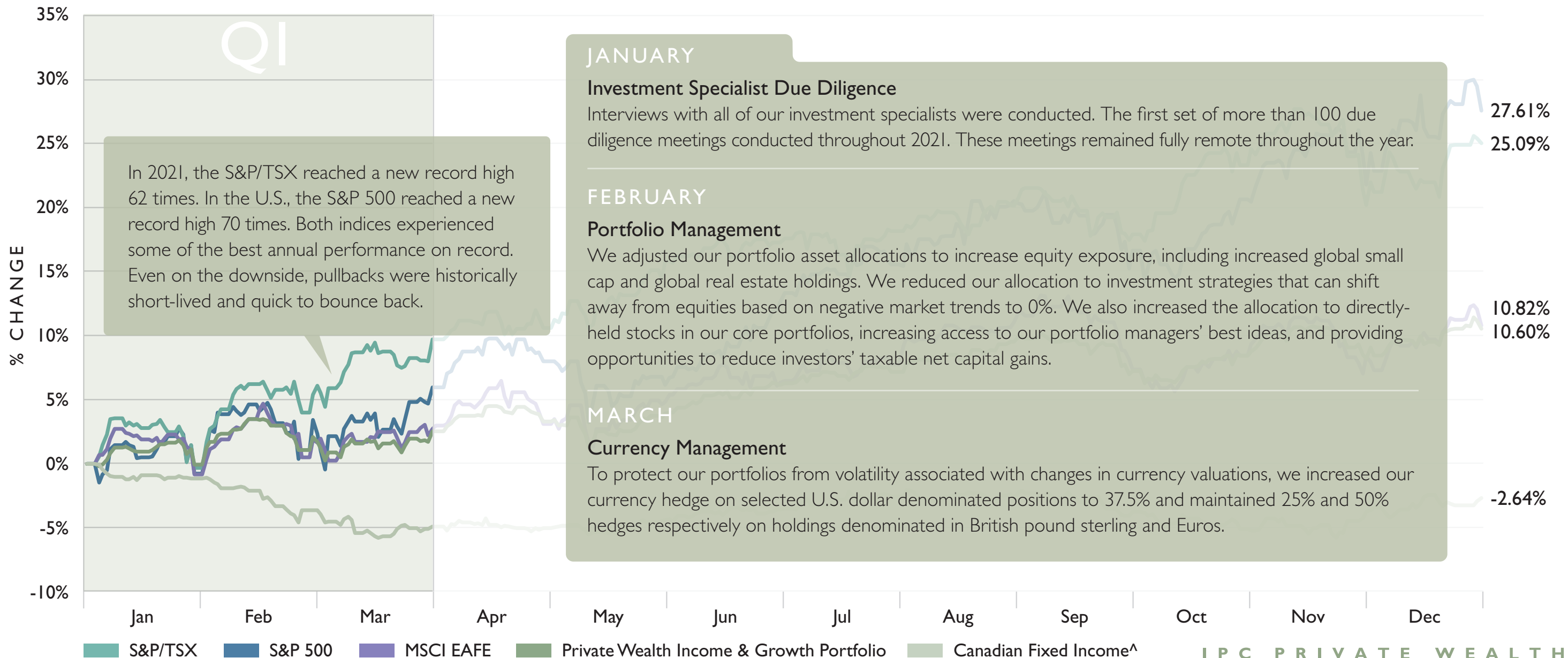
The IPC Private Wealth Portfolio Management Team continuously monitors and manages your investment portfolio, employing a comprehensive range of strategies to help you reach your investment goals. Here are some key activities of 2021.



*Realized capital losses can be used to off-set realized capital gains for 2021, carried back three years or carried forward for future use. The above is intended to describe in general terms selected portfolio management activities only. An individual investor's experience will vary. Returns are in \$CAD and do not include investment fees. The above should not be construed as tax advice, as each investor's situation is different. Please consult your own tax advisor. [^]Canadian Fixed Income shown is the iShares Core Canadian Universe Bond Index ETF (XBB). IPC Private Wealth is a division of IPC Securities Corporation. IPC Securities Corporation is a member of the Canadian Investor Protection Fund.

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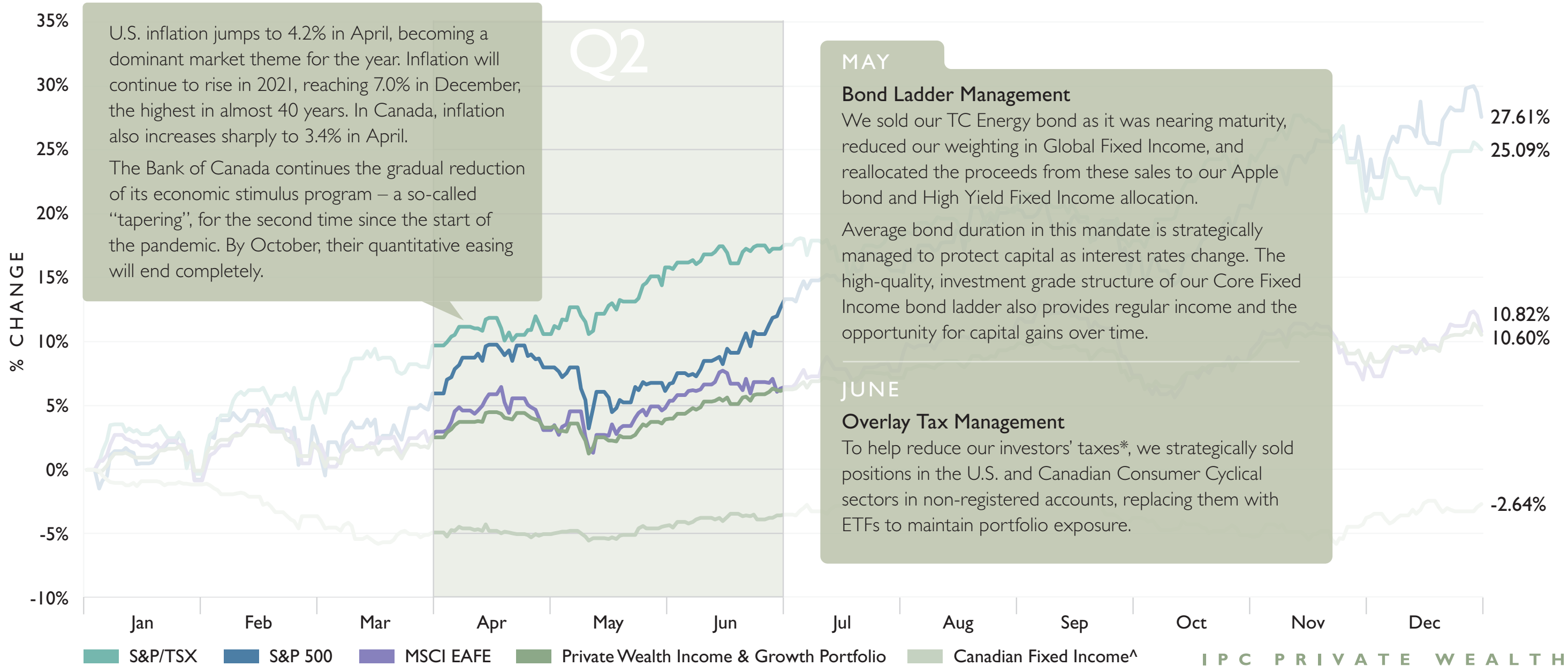
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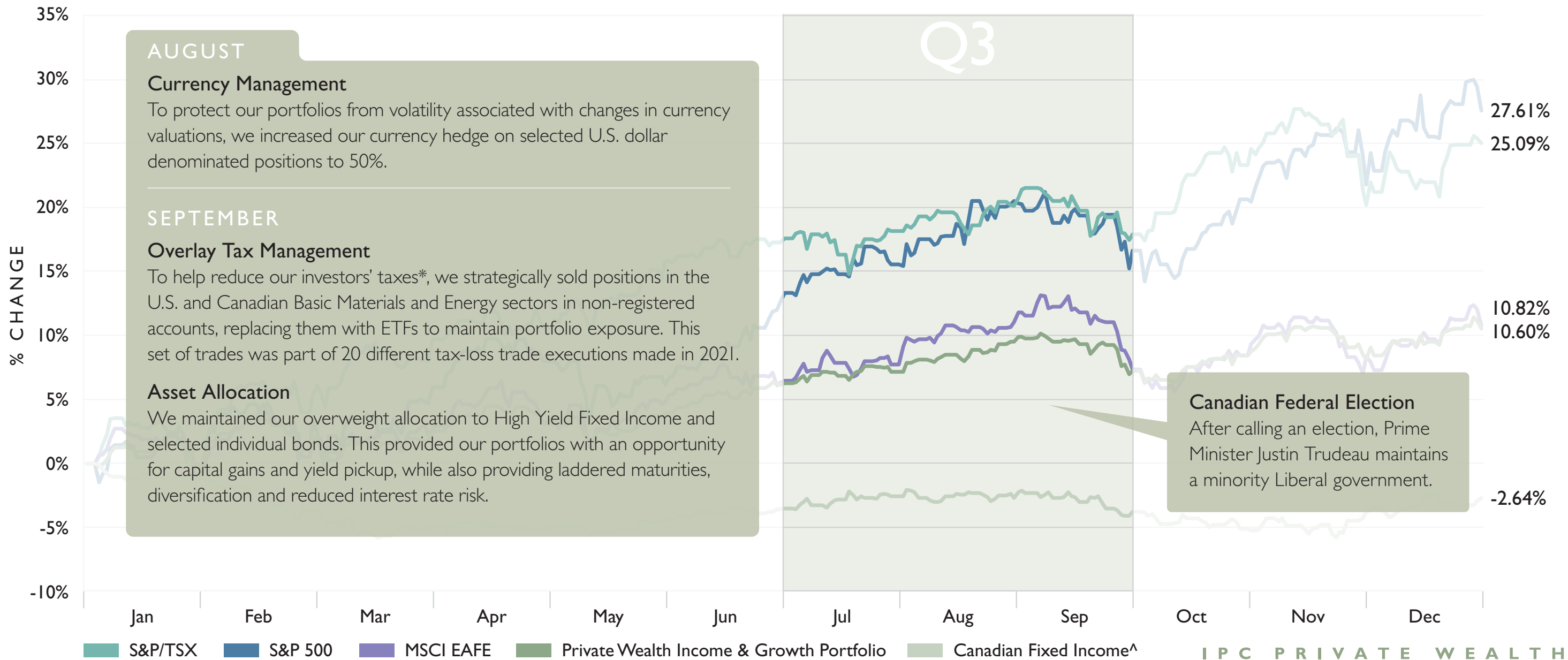
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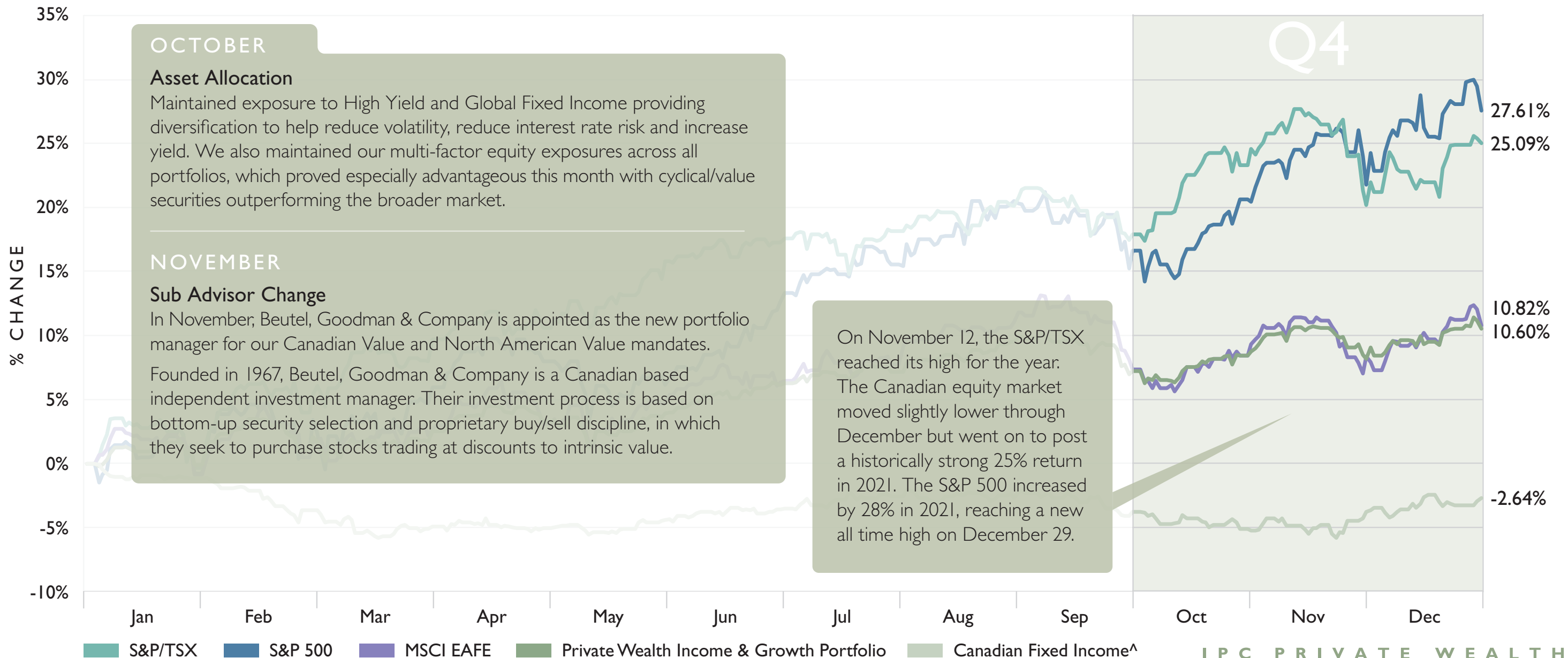
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