

CANDOR Financial Group Inc. Client Relationship Disclosure
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CLIENT RELATIONSHIP DISCLOSURE

Candor Financial Group Inc. (CFG) is committed to making sure clients have a full understanding of their obligations as well as the obligations of the dealership and their mutual agent with respect to service levels and cost.

Nature of Advisory Relationship

Ultimately, the client is responsible for making investment decisions, but you may rely on the advice given by the agent. The agent is responsible for the advice and making sure it is suitable based on the client's investment needs and objectives.

Nature of Products and Services Offered and Services Offered

CFG is an independent mutual fund dealer. Through your agent, we offer a wide variety of mutual funds products and may also offer some CDIC insured products through Canadian Banks such as GIC's. We do not have any proprietary (in house) or insurance products. No services are offered through CFG, but your agent may independently offer services such as financial planning, income tax and accounting. Any services or products other than mutual funds are not the business or responsibility of CFG.

Suitability of Orders

Based on your signed account application (KYC), we will review all investment orders for suitability based on your investment objectives, risk tolerance and other personal information and circumstances. This may include a review of assets transferred into CFG and when your KYC or agent changes. Any trades that raise questions based on our suitability review will be returned to your agent for follow up with you.

Procedures Regarding Handling of Cash and Cheques

All cheques must be made payable to the Mutual Fund company or your Intermediary Self Directed Plan (MRS Trust or B2B Trust). WE DO NOT ACCEPT CASH OR CHEQUES PAYABLE TO CFG OR YOUR AGENT.

Content and Frequency of Reporting

We will send you quarterly reports of all your accounts held at CFG as required under MFDA rules. These will be sent by electronic notification or by mail if we have not received your permission for electronic reporting. You will also have daily 24 hour access to our secure web site reporting through Funddealernet. Your agent will provide you with a secure link and password.

Compensation – How we get paid.

CFG may be paid a commission on your purchase of a mutual fund in addition to an ongoing commission (service or trailer fee) as long as you hold the investments. See our Dealer Compensation Disclosure for more details.