

January 30, 2018

TO: THE INVESTORS IN THE CRYSTAL WEALTH FUNDS

- and to -

CRYSTAL WEALTH DISCRETIONARY ACCOUNT HOLDERS

The table below outlines the ways in which investors can access the cash available in their Registered Account(s) (e.g. TFSA, RRSP, RIF, LIF, etc.) and/or their Non-Registered Accounts (i.e. cash accounts).

ACCOUNT TYPE	WITHDRAWAL METHOD	ACTION
Registered Accounts	Transfer cash to another financial institution	Must complete transfer forms with the receiving financial institutions (i.e. the institution where investors would like to transfer their cash)
	Withdrawal cash via cheque or electronic fund transfer (possible tax consequences may apply, please see note below)	Contact National Bank Independent Network directly (T: 416-542-2200 E: NBINinformation@nbc.ca)
Non-Registered Accounts	Transfer cash to another financial institution	Must complete transfer forms with the receiving financial institutions (i.e. the institution where investors would like to transfer their cash)
	Withdrawal cash via cheque or electronic fund transfer	Contact National Bank Independent Network directly (T: 416-542-2200 E: NBINinformation@nbc.ca)

NOTE ON WITHDRAWAL OF CASH FROM REGISTERED ACCOUNTS:

As previously communicated, while the interim distribution to registered accounts will not trigger any tax consequences, withdrawals or transfers of same by investors may have tax implications. Neither the Receiver nor National Bank Independent Network can advise investors of the tax consequences that may or may not result from withdrawals from the account(s) as each investors' individual circumstances will vary. Investors are encouraged to speak with their tax advisors.

Should you have any further questions, please do not hesitate to contact the Receiver.

Toll Free Number: +1 (866) 448-5867

Email: crystalwealth@grantthornton.ca

Receiver's Case Website: www.GrantThornton.ca/CrystalWealth

DATED at Toronto, Ontario, this 30th day of January, 2018

Grant Thornton Limited,

In its capacity as the Court-appointed Receiver and Manager of the Crystal Wealth Group, and not in its corporate or personal capacity