

**ONTARIO
SUPERIOR COURT OF JUSTICE**

B E T W E E N:

ANTHONY WHITEHOUSE

Plaintiff

and

BDO CANADA LLP

Defendant

**MOTION RECORD OF THE PLAINTIFF
VOLUME 9 OF 20**

June 15, 2018

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Lawyers for the Defendant
BDO Canada LLP

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Court File No.

**ONTARIO
SUPERIOR COURT OF JUSTICE
COMMERCIAL LIST**

**IN THE MATTER OF THE *SECURITIES ACT*
R.S.O. 1990, c. S.5, AS AMENDED**

BETWEEN:

ONTARIO SECURITIES COMMISSION

Applicant

- and -

**CRYSTAL WEALTH MANAGEMENT SYSTEM LIMITED, CLAYTON SMITH, CLJ
EVEREST LTD., 1150752 ONTARIO LIMITED, CRYSTAL WEALTH MEDIA STRATEGY,
CRYSTAL WEALTH MORTGAGE STRATEGY, CRYSTAL ENLIGHTENED RESOURCE
& PRECIOUS METALS FUND, CRYSTAL WEALTH MEDICAL STRATEGY, CRYSTAL
WEALTH ENLIGHTENED FACTORING STRATEGY, ACM GROWTH FUND, ACM
INCOME FUND, CRYSTAL WEALTH HIGH YIELD MORTGAGE STRATEGY, CRYSTAL
ENLIGHTENED BULLION FUND, ABSOLUTE SUSTAINABLE DIVIDEND FUND,
ABSOLUTE SUSTAINABLE PROPERTY FUND, CRYSTAL WEALTH ENLIGHTENED
HEDGE FUND, CRYSTAL WEALTH INFRASTRUCTURE STRATEGY, CRYSTAL
WEALTH CONSCIOUS CAPITAL STRATEGY, CRYSTAL WEALTH RETIREMENT ONE
FUND AND CHRYSALIS YOGA INC.**

Respondents

**APPLICATION UNDER SECTION 129 OF THE *SECURITIES ACT*,
R.S.O. 1990, c. S.5, AS AMENDED**

**APPLICATION RECORD
VOLUME 7 OF 8**

Date: April 25, 2017

ONTARIO SECURITIES COMMISSION
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AND TO: GRANT THORNTON LIMITED
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Proposed Receiver

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Lawyers for Chrysalis Yoga Inc.

Court File No.

**ONTARIO
SUPERIOR COURT OF JUSTICE
COMMERCIAL LIST**

**IN THE MATTER OF THE *SECURITIES ACT*
R.S.O. 1990, c. S.5, AS AMENDED**

BETWEEN:

ONTARIO SECURITIES COMMISSION

Applicant

- and -

**CRYSTAL WEALTH MANAGEMENT SYSTEM LIMITED, CLAYTON SMITH, CLJ
EVEREST LTD., 1150752 ONTARIO LIMITED, CRYSTAL WEALTH MEDIA
STRATEGY, CRYSTAL WEALTH MORTGAGE STRATEGY, CRYSTAL
ENLIGHTENED RESOURCE & PRECIOUS METALS FUND, CRYSTAL WEALTH
MEDICAL STRATEGY, CRYSTAL WEALTH ENLIGHTENED FACTORING
STRATEGY, ACM GROWTH FUND, ACM INCOME FUND, CRYSTAL WEALTH
HIGH YIELD MORTGAGE STRATEGY, CRYSTAL ENLIGHTENED BULLION
FUND, ABSOLUTE SUSTAINABLE DIVIDEND FUND, ABSOLUTE SUSTAINABLE
PROPERTY FUND, CRYSTAL WEALTH ENLIGHTENED HEDGE FUND, CRYSTAL
WEALTH INFRASTRUCTURE STRATEGY, CRYSTAL WEALTH CONSCIOUS
CAPITAL STRATEGY, CRYSTAL WEALTH RETIREMENT ONE FUND AND
CHRYSLIS YOGA INC.**

Respondents

**APPLICATION UNDER SECTION 129 OF THE *SECURITIES ACT*,
R.S.O. 1990, c. S.5, AS AMENDED**

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- Exhibit 2 -** Freeze Directions dated April 6, 2017, April 7, 2017; Property Direction dated April 13, 2017
- Exhibit 3 -** National Registration Database (“NRD”) printout showing the categories of registration for Crystal Wealth and the provinces in which it is registered.
- Exhibit 4 -** Table showing Assets Under Management of Crystal Wealth Funds as at January 31, 2017
- Exhibit 5 -** Risk Assessment Questionnaire for Crystal Wealth dated June 28, 2016
- Exhibit 6 -** Crystal Wealth Management System Limited Audited Financial Statements for the years ended December 31, 2015 and 2014
- Exhibit 7 -** Ownership of Securities and Derivatives for Crystal Wealth with effective dates of November 8, 2016 and August 13, 2012, printed from NRD
- Exhibit 8 -** Offering Memorandum of Crystal Wealth Media Strategy dated November 21, 2016
- Exhibit 9 -** NRD printout showing the categories of registration for Smith and the provinces in which he is registered
- Exhibit 10 -** (i) Corporation Profile Report for CLJ Everest dated January 3, 2017, (ii) a draft letter from BDO Canada LLP (“BDO”) to Crystal Wealth dated September 24, 2014 “Re: Qualified small business corporation shares”, (iii) an email from Smith to BDO dated February 2, 2015 “Re: Valuation Services” with a Balance Sheet and Profit and Loss of Crystal Wealth and (iv) Form 33-109F5-Change of Registration Information for Crystal Wealth dated November 8, 2016
- Exhibit 11 -** Corporation Profile Report for 1150752 Ontario Limited dated February 2, 2017
- Exhibit 12 -** Excerpts from the OMs for each of the Crystal Wealth Funds
- Exhibit 13 -** (i) a listing of the reports of distribution, Form 45-106F1, submitted by Crystal Wealth indicating the exemptions relied on for sales of units of each of the Funds for the years 2014 to 2016; (ii) Forms 45-106F1 for the Crystal Wealth Funds for

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Exhibit 18 - Listings of Film Loans purchased by the Media Fund and the Mortgage Fund to date produced by Crystal Wealth in response to Staff's summonses

Exhibit 19 - Listings of Film Loans purchased by the Media Fund and the Mortgage Fund to date produced by MHC in response to Staff's summonses

Exhibit 20 - MHC's Federal Corporation Information, Extraprovincial Company Summary, and Corporation Profile Report

Exhibit 21 - Bron Studios' BC Company Summary

Exhibit 22 - Bron Animation's BC Company Summary and Ontario Corporation Profile Report

Exhibit 23 - Printout from the IMDb website of films for which Aaron Gilbert is the producer/executive producer

Exhibit 24 - Corporation profile reports for five underlying borrowers indicating Gilbert's positions with each of the production companies

Exhibit 25 - Stephen Thibault's biography from Bron Studios' website; BC Company Summary for Bron Media Corp

Exhibit 26 - June 30, 2016 Unaudited Financial Statements of the Media Fund; Financial Statements for the Media Fund for the year ended December 31, 2015 (the "2015 Media Fund Financial Statements")

- Exhibit 27 -** Highlights Report from the prepared by BDO with respect to the 2015 Media Fund Audit
- Exhibit 28 -** Email from Smith dated March 7, 2016, entitled “Media Strategy Recovery Expectations” attaching a spreadsheet entitled “Media Loans – Summary at 31 Dec 2015”
- Exhibit 29 -** Schedule of Media Loans Owned by Crystal Wealth Media Strategy as at December 31, 2015
- Exhibit 30 -** BDO’s retrospective review for the Media Fund as at December 31, 2015
- Exhibit 31 -** Email dated April 1, 2016, entitled “FW: MEDIA HOUSE GUARANTEE”, attaching a guarantee letter to Smith from Gilbert dated March 31, 2016, obtained from BDO and a copy of the MHC Guarantee annotated by BDO obtained from the working papers prepared in connection with the 2015 Media Fund Audit
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- Exhibit 33 -** Document 2_07–“Use of Experts–Management” from the 2015 BDO Audit Working Papers
- Exhibit 34 -** Audit of Estimates–FV of Media Loans from the 2015 BDO Audit Working Papers
- Exhibit 35 -** Email chain between Smith and MHC dated February 13, 2014 “RE: CWSYMF RESULTS TRACKING – Q4 2013”.
- Exhibit 36 -** Email chain between Smith and MHC dated February 23, 2014 “RE: Henchmen – Tax Credit Agreements”.
- Exhibit 37 -** Email chain between Smith, BDO and MHC dated February 12, 2015 “Re: Year end summary for auditors”
- Exhibit 38 -** Email chain between Smith and MHC dated December 30, 2015 “Re: Crystal Wealth Media Fund”
- Exhibit 39 -** Email from Smith to Gilbert, copying others, including Thibault, dated August 3, 2016, and attaching expected receipts for remaining territories
- Exhibit 40 -** Email from Smith to Gilbert and Thibault, copying others, dated August 9, 2016 “Sales Agent Conversations”

- Exhibit 41 -** (i) Email from Smith to Gilbert dated November 17, 2016 “Fwd: AFM Meeting Notes” attaching “AFM 2016 / Crystal Wealth Media Strategy Meeting – Meeting Notes”; and (ii) a Schedule of Film Loan Outstanding Principal and Interest at December 16, 2016 with Fair Value Analysis
- Exhibit 42 -** Chart prepared by Staff of the weekly NAV per unit of the Media Fund from September, 10, 2011 to March 11, 2017 based on data from Morningstar Canada
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- Exhibit 2 -** Crystal Wealth’s Corporation Profile Report; Ownership of Securities and Derivatives for Crystal Wealth with effective dates of November 8, 2016 and August 13, 2012; MHC’s Federal Corporation Information, Extraprovincial Company Summary, and Corporation Profile Report; Bron Studios’ BC Company Summary; Bron Animation’s BC Company Summary and Ontario Corporation Profile Report; BC Company Summary for Bron Media Corp. and Thibault’s biography from Bron Studios’ website.

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- Exhibit 9 -** BC Company Summary for Henchmen Productions Inc. dated March 28, 2017
- Exhibit 10 -** A copy of the BC Company Summary for Kingdom Productions Inc. dated October 21, 2016
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- Exhibit 29 -** RBC client profile for MHC which is attached as Exhibit 29
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- Exhibit 39 -** E-mail dated February 27, 2014 from Smith to Thibault and the attached NBCN "Funds Out" document dated February 25, 2014
- Exhibit 40 -** E-mail chain dated February 27, 2017 from Thibault to Smith and RBC Wire information document
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- Exhibit 42 -** Email chain dated February 23, 2014
- Exhibit 43 -** Purchase Notice dated October 7, 2013
- Exhibit 44 -** Supplement to Master Assignment Agreement dated October 7, 2013
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VOLUME 8

C **Supplementary Affidavit of Michael Ho sworn April 24, 2017**

- Exhibit 1 -** Copies of an email chain dated April 7, 2017 attaching Temporary Orders dated April 6 and 7, 2017 and freeze directions addressed to Smith, Crystal Wealth, CLJ Everest

and Chrysalis Yoga

- Exhibit 2 -** Rule 1.5.1 *Service of Documents on Parties* from the Commission's Rules of Procedure
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- Exhibit 4 -** A copy of Paglia's April 17, 2017 email to Staff and attached certificate of direction
- Exhibit 5 -** Staff's email to Paglia dated April 17, 2017
- Exhibit 6 -** Paglia's response to Staff's April 17, 2017 email
- Exhibit 7 -** Copies of Kittell's April 19, 2017 email and letter, and the attached listing documents, agent file checklist and Agreement of Purchase and Sale
- Exhibit 8 -** Staff's email dated April 19, 2017 at 5:53 p.m.
- Exhibit 9 -** April 19, 2017 email chain from Paglia and Doane
- Exhibit 10 -** A copy of pages 63-66 of the transcript of the April 21, 2017 compelled examination of Steven Thibault
- Exhibit 11 -** A copy of pages 83-85 of the transcript of Aaron Gilbert's compelled examination on April 21, 2017
- Exhibit 12 -** A copy of pages 93-95 of the transcript of Aaron Gilbert's compelled examination on April 21, 2017
- Exhibit 13 -** A copy of page 72 of the transcript of the April 21, 2017 compelled examination of Steven Thibault
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- Exhibit 21 -** A copy of pages 96-106 of the transcript of Aaron Gilbert's compelled examination on April 21, 2017
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- Exhibit 26 -** A copy of pages 103-104 of the transcript of the April 21, 2017 compelled examination of Steven Thibault
- Exhibit 27 -** A copy of pages 109-110 of the transcript of the April 21, 2017 compelled examination of Aaron Gilbert
- Exhibit 28 -** A copy of pages 115-120 of the transcript of the April 21, 2017 compelled examination of Steven Thibault
- Exhibit 29 -** A copy of page 122-124 of the transcript of the April 21, 2017 compelled examination of Steven Thibault
- Exhibit 30 -** A copy of page 161 of the transcript of the April 21, 2017 compelled examination of Aaron Gilbert
- Exhibit 31 -** A copy of page 142 of the transcript of the April 21, 2017 compelled examination of Steven Thibault
- Exhibit 32 -** A copy of pages 144-146 of the transcript of the April 21, 2017 compelled examination of Steven Thibault
- Exhibit 33 -** A copy of page 129 of the transcript of the April 21, 2017 compelled examination of Steven Thibault

- Exhibit 34 -** A copy of pages 134-137 of the transcript of the April 21, 2017 compelled examination of Steven Thibault and Exhibit 13 from the Examination
- Exhibit 35 -** A copy of pages 149-150 of the transcript of the April 21, 2017 compelled examination of Steven Thibault, and Exhibit 16 to the Examination
- Exhibit 36 -** A copy of pages 27, 86-87 of the transcript of Aaron Gilbert's compelled examination on April 21, 2017
- Exhibit 37 -** A copy of pages 36, 44-45 of the transcript of the April 21, 2017 compelled examination of Steven Thibault
- Exhibit 38 -** Grant Thornton Limited's signed consent dated April 24, 2017

D Affidavit of David Adler sworn April 24, 2017

- Exhibit 1 -** A copy of page 6 of the transcript of the April 21, 2017 compelled examination of Shanine Dennill
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- Exhibit 9 -** A copy of pages 18-20 and 26-27 of the transcript of the April 21, 2017 compelled examination of Shanine Dennill
- Exhibit 10 -** A copy of pages 15-16 of the transcript of the April 21, 2017 compelled examination of Shanine Dennill

- Exhibit 11 -** Freeze Direction dated April 6, 2017
- Exhibit 12 -** A copy of pages 21-22 and 24 of the transcript of the April 21, 2017 compelled examination of Shanine Dennill
- Exhibit 13 -** A copy of pages 27-30 and 40 of the transcript of the April 21, 2017 compelled examination of Shanine Dennill
- Exhibit 14 -** A copy of page 38 of the transcript of the April 21, 2017 compelled examination of Shanine Dennill
- Exhibit 15 -** A copy of pages 30-31 of the transcript of the April 21, 2017 compelled examination of Shanine Dennill
- Exhibit 16 -** A copy of pages 21 and 41 of the transcript of the April 21, 2017 compelled examination of Shanine Dennill
- Exhibit 17 -** A copy of pages 40-45 of the transcript of the April 21, 2017 compelled examination of Shanine Dennill
- Exhibit 18 -** A copy of pages 31-32 of the transcript of the April 21, 2017 compelled examination of Shanine Dennill
- Exhibit 19 -** A copy of pages 33-35 of the transcript of the April 21, 2017 compelled examination of Shanine Dennill
- Exhibit 20 -** A copy of pages 35-37 of the transcript of the April 21, 2017 compelled examination of Shanine Dennill

**E Notice of Application to continue the Freeze Directions
dated April 18, 2016**

This is Exhibit "79" referred to
in the Affidavit of Michael Ho
sworn before me, this
17th day of April , 2017


A COMMISSIONER FOR TAKING AFFIDAVITS

Lily Julia Ho, a Commissioner, etc.,
Province of Ontario, for the Government of Ontario,
Ontario Securities Commission.
Expires May 31, 2017.

JAN-06-17 11:20 am
REQUESTED BY: APHILIP
ACCOUNT: Crystal Wealth Mortgage

GL ANALYSIS REPORT
FROM 01/01/16 TO 11/30/16

PAGE: 1

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
	GL A/C:1000 CASH - CAD				15,471.59
01/04/16	WC CAD		5,649.96		9,821.63
01/04/16	DC CAD	2,421.34			12,242.97
01/05/16	S CRYST H/YLD MTG/S-A/N'FRAC				12,242.97
01/05/16	WX CAD		63,721.71		-51,478.74
01/07/16	Inter Fund Loan Tracking		5,901,000.00		-5,952,478.74
01/07/16	IW CAD		10.00		-5,952,488.74
01/07/16	INVESTMENT TRANSACTION COSTS	1,701,000.00			-4,251,488.74
01/07/16	DC CAD	4,404,234.37			152,745.63
01/07/16	WC CAD		52.50		152,693.13
01/08/16	IW CAD		25.00		152,668.13
01/11/16	WC CAD		10,466.80		142,201.33
01/11/16	DC CAD	595.00			142,796.33
01/13/16	WC CAD		335,602.95		-192,806.62
01/14/16	Inter Fund Loan Tracking		310,000.00		-502,806.62
01/14/16	Inter Fund Loan Tracking		196,000.00		-698,806.62
01/14/16	Inter Fund Loan Tracking		1,078.82		-699,885.44
01/14/16	WC CAD		40,601.51		-740,486.95
01/14/16	Spectrum Mortgage	900,000.00			159,513.05
01/14/16	Commercial mortgage	724.54			160,237.59
01/14/16	IW CAD		10.00		160,227.59
01/16/16	IW CAD		243.41		159,984.18
01/16/16	IW CAD		11.09		159,973.09
01/18/16	DC CAD	200.00			160,173.09
01/18/16	WC CAD		14,122.90		146,050.19
01/18/16	IW CAD		343.97		145,706.22
01/20/16	WC CAD		100,000.00		45,706.22
01/21/16	WC CAD		17,705.10		28,001.12
01/21/16	Inter Fund Loan Tracking		45,000.00		-16,998.88
01/21/16	DC CAD	135,000.00			118,001.12
01/25/16	interest for GIC	1,102.44			119,103.56
01/25/16	M GIC 0.5% JAN 25 2016	519,951.72			639,055.28
01/25/16	B GIC 0.35% APR 25 2016		521,054.16		118,001.12
01/25/16	WC CAD		100,000.00		18,001.12
01/26/16	IW CAD		10.00		17,991.12
01/27/16	Inter Fund Loan Tracking		80,000.00		-62,008.88
01/27/16	Inter Fund Loan Tracking	100,000.00			37,991.12
01/28/16	Commercial Mortgage- M	20,738.76			58,729.88

01/28/16	DC CAD	72,282.60		131,012.48
01/28/16	WC CAD		128,290.39	2,722.09
01/28/16	WX CAD		50,000.00	-47,277.91
01/29/16	B CRY5 H/YLD MTG/S-A/N'FRAC		722.50	-48,000.41
01/29/16	B CRY5 H/YLD MTG/S-A/N'FRAC		1,830.90	-49,831.31
01/29/16	B CRY5 H/YLD MTG/S-A/N'FRAC			-49,831.31
01/29/16	B CRY5 WLTH MED/S-A /N'FRAC		4.09	-49,835.40
01/29/16	B CRY5 WLTH MED/S-A /N'FRAC		4.54	-49,839.94
01/29/16	B CRY5 WLTH MED/S-A /N'FRAC		17.26	-49,857.20
01/29/16	S CRY5 WLTH MED/S-A /N'FRAC	2,450.25		-47,406.95
01/29/16	IW CAD		10.00	-47,416.95
01/29/16	IW CAD		25.00	-47,441.95
01/29/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC	17.26		-47,424.69
01/29/16	IA CAD CRY5 H/YLD MTG/S-A/N'FRAC	1,830.90		-45,593.79
01/31/16	Spectrum Mortgage	200,000.00		154,406.21
02/01/16	DC CAD	2,421.34		156,827.55
02/01/16	WC CAD		87,036.77	69,790.78
02/01/16	WC CAD		5,004.32	64,786.46
02/03/16	MGM FEE REBATE	722.50		65,508.96
02/03/16	MGM FEE REBATE	4.54		65,513.50
02/03/16	DC CAD	29,540.48		95,053.98
02/03/16	WC CAD		294,078.10	-199,024.12
02/03/16	MGM FEE REBATE	4.09		-199,020.03
02/04/16	B CRY5 WLTH MED/S-A /N'FRAC			-199,020.03
02/04/16	Commercial mortgage		1,262.90	-200,282.93
02/04/16	Commercial mortgage	1,987.44		-198,295.49
02/04/16	Inter Fund Loan Tracking	10,000.00		-188,295.49
02/04/16	Spectrum Mortgage	130,000.00		-58,295.49
02/04/16	IW CAD		10.00	-58,305.49
02/05/16	WX CAD		10,192.15	-68,497.64
02/05/16	WX CAD		14,156.42	-82,654.06
02/08/16	DC CAD	200.00		-82,454.06
02/09/16	IW CAD		10.00	-82,464.06
02/09/16	WC CAD		111.91	-82,575.97
02/10/16	One time expense Adjustment.	2,343.45		-80,232.52
02/11/16	WC CAD		101,099.00	-181,331.52
02/11/16	DC CAD	85,621.08		-95,710.44
02/11/16	TD LOC	100,000.00		4,289.56
02/16/16	IW CAD		70.32	4,219.24
02/17/16	WX CAD		30,000.00	-25,780.76

JAN-06-17 11:20 am
REQUESTED BY: APHILIP

GL ANALYSIS REPORT
FROM 01/01/16 TO 11/30/16

PAGE: 2

ACCOUNT: Crystal Wealth Mortgage

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
02/17/16	DC CAD		395.00		-25,385.76
02/17/16	WC CAD		5,729.55		-31,115.31
02/17/16	WC CAD		21,226.54		-52,341.85
02/18/16	DC CAD	45,500.00			-6,841.85
02/18/16	WC CAD		34,085.98		-40,927.83
02/22/16	DC CAD	200.00			-40,727.83
02/22/16	WC CAD		3,517.05		-44,244.88
02/22/16	IW CAD		455.58		-44,700.46
02/24/16	DC CAD	27,300.00			-17,400.46
02/24/16	WC CAD		138,932.27		-156,332.73
02/25/16	Inter Fund Loan Tracking	45,000.00			-111,332.73
02/25/16	IW CAD		10.00		-111,342.73
02/25/16	Inter Fund Loan Tracking	50,000.00			-61,342.73
02/26/16	B CRY5 H/YLD MTG/S-A/N'FRAC		1,677.87		-63,020.60
02/26/16	B CRY5 H/YLD MTG/S-A/N'FRAC		702.11		-63,722.71
02/26/16	IA CAD CRY5 H/YLD MTG/S-A/N'FRAC	1,677.87			-62,044.84
02/26/16	B CRY5 WLTH MED/S-A /N'FRAC		0.01		-62,044.85
02/26/16	S CRY5 H/YLD MTG/S-A/N'FRAC				-62,044.85
02/29/16	WC CAD		4,899.09		-66,943.94
02/29/16	WC CAD		66,651.50		-133,595.44
02/29/16	DC CAD	1,884.52			-131,710.92
02/29/16	Inter Fund Loan Tracking	60,000.00			-71,710.92
02/29/16	IW CAD		25.00		-71,735.92
03/02/16	Management Fee Rebate Adj.	0.01			-71,735.91
03/02/16	DC CAD	68,925.00			-2,810.91
03/02/16	WC CAD		119,076.66		-121,887.57
03/02/16	Management Fee Rebate Adj.	702.11			-121,185.46
03/03/16	Inter Fund Loan Tracking	100,000.00			-21,185.46
03/03/16	Commercial mortgage	4,559.76			-16,625.70
03/03/16	Commercial mortgage	16,179.00			-446.70
03/03/16	S CRY5 WLTH MED/S-A /N'FRAC				-446.70
03/03/16	Inter Fund Loan Tracking	10,730.00			10,283.30
03/04/16	WX CAD		13,006.00		-2,722.70
03/04/16	WX CAD		32,253.00		-34,975.70
03/04/16	DC CAD	3,305.57			-31,670.13
03/07/16	IW CAD		10.00		-31,680.13
03/07/16	DC CAD	200.00			-31,480.13
03/07/16	WC CAD		11,205.69		-42,685.82
03/09/16	DC CAD	99,500.00			56,814.18
03/09/16	WC CAD		433,044.53		-376,230.35
03/09/16	WX CAD		20,000.00		-396,230.35

03/10/16	Transfer from NBCN(27Q050E) to TD LOC		250,000.00		-646,230.35
03/10/16	IW CAD		25.00		-646,255.35
03/10/16	Inter Fund Loan Tracking	2,000.00			-644,255.35
03/10/16	Inter Fund Loan Tracking	185,000.00			-459,255.35
03/10/16	Inter Fund Loan Tracking	7,225.00			-452,030.35
03/10/16	Inter Fund Loan Tracking	805,000.00			352,969.65
03/10/16	Commercial mortgage	724.54			353,694.19
03/10/16	Commercial mortgage		650,000.00		-296,305.81
03/10/16	Spectrum Mortgage	300,000.00			3,694.19
03/11/16	Inter Fund Loan Tracking		403.45		3,290.74
03/11/16	Inter Fund Loan Tracking	90,000.00			93,290.74
03/11/16	Inter Fund Loan Tracking	1,353.79			94,644.53
03/11/16	Inter Fund Loan Tracking	40,000.00			134,644.53
03/14/16	DC CAD	395.00			135,039.53
03/14/16	WC CAD		5,766.31		129,273.22
03/14/16	WC CAD		4,353.26		124,919.96
03/14/16	IW CAD		70.38		124,849.58
03/16/16	WC CAD		2,500.00		122,349.58
03/16/16	DC CAD	44,214.17			166,563.75
03/16/16	WC CAD		174,195.13		-7,631.38
03/16/16	IW CAD		37.00		-7,668.38
03/17/16	Interfund Loan Adj.	5,000.00			-2,668.38
03/21/16	DC CAD	200.00			-2,468.38
03/21/16	WC CAD		3,517.05		-5,985.43
03/22/16	IW CAD		10.00		-5,995.43
03/22/16	WC CAD		32,449.39		-38,444.82
03/23/16	Spectrum Mortgage	400,000.00			361,555.18
03/23/16	DC CAD	29,305.00			390,860.18
03/23/16	WC CAD		395,685.05		-4,824.87
03/23/16	Commercial Mortgage Adj.		8,087.67		-12,912.54
03/23/16	Commercial mortgage		350,000.00		-362,912.54
03/24/16	B CRY5 H/YLD MTG/S-A/N'FRAC		681.63		-363,594.17
03/24/16	B CRY5 H/YLD MTG/S-A/N'FRAC		2,128.37		-365,722.54
03/24/16	B CRY5 WLTH MED/S-A /N'FRAC		0.01		-365,722.55
03/24/16	B CRY5 WLTH MED/S-A /N'FRAC		0.03		-365,722.58
03/24/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC	0.03			-365,722.55
03/24/16	IA CAD CRY5 H/YLD MTG/S-A/N'FRAC	2,128.37			-363,594.18

JAN-06-17 11:20 am
REQUESTED BY: APHILIP
ACCOUNT: Crystal Wealth Mortgage

GL ANALYSIS REPORT
FROM 01/01/16 TO 11/30/16

PAGE: 3

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
03/24/16	DC CAD		681.63		-362,912.55

03/24/16	DC CAD	0.01		-362,912.54
03/24/16	IW CAD		10.00	-362,922.54
03/28/16	WX CAD		91.76	-363,014.30
03/28/16	WC CAD		5,435.69	-368,449.99
03/28/16	WC CAD		58,254.18	-426,704.17
03/30/16	S CAS	400,000.00		-26,704.17
03/30/16	Commercial mortgage	4,601.56		-22,102.61
03/30/16	Commercial mortgage	16,137.20		-5,965.41
03/31/16	TRANSFER FROM NBCN TO TD LOC		210,000.00	-215,965.41
03/31/16	Inter Fund Loan Tracking	105,000.00		-110,965.41
03/31/16	IW CAD		10.00	-110,975.41
03/31/16	IW CAD		25.00	-111,000.41
03/31/16	WX CAD		38,420.86	-149,421.27
03/31/16	WX CAD		9,166.09	-158,587.36
03/31/16	Inter Fund Loan Tracking	20,000.00		-138,587.36
03/31/16	DC CAD	84,892.04		-53,695.32
04/01/16	IW CAD		29.71	-53,725.03
04/01/16	IW CAD		25.00	-53,750.03
04/04/16	IW CAD		25.00	-53,775.03
04/04/16	WC CAD		2,669.19	-56,444.22
04/04/16	DC CAD	2,024.52		-54,419.70
04/05/16	S CRYST H/YLD MTG/S-A/N'FRAC			-54,419.70
04/06/16	WC CAD		583,372.23	-637,791.93
04/06/16	IW CAD		25.00	-637,816.93
04/06/16	IW CAD		10.00	-637,826.93
04/06/16	WX CAD		20,000.00	-657,826.93
04/07/16	Inter Fund Loan Tracking	555,000.00		-102,826.93
04/07/16	Commercial mortgage		259,883.32	-362,710.25
04/07/16	Commercial mortgage		29,415.96	-392,126.21
04/07/16	Inter Fund Loan Tracking	4,000.00		-388,126.21
04/07/16	Commercial mortgage	724.54		-387,401.67
04/07/16	IW CAD		10.00	-387,411.67
04/07/16	B DUNDEE INV SVG ACCT F-NL		250,015.00	-637,426.67
04/07/16	Spectrum Mortgage	400,000.00		-237,426.67
04/07/16	Commercial mortgage		1,967.21	-239,393.88
04/08/16	IW CAD		25.00	-239,418.88
04/11/16	WC CAD		5,766.31	-245,185.19
04/11/16	DC CAD	395.00		-244,790.19
04/12/16	IW CAD		103.83	-244,894.02
04/13/16	WC CAD		507,919.32	-752,813.34
04/13/16	IW CAD		10.00	-752,823.34
04/14/16	Inter Fund Loan Tracking	1,240.00		-751,583.34
04/14/16	WC CAD		50.00	-751,633.34

04/14/16	Inter Fund Loan Tracking	45,000.00		-706,633.34
04/14/16	COMMERCIAL MORTGAGE PRINCIPLE	1,000,000.00		293,366.66
04/14/16	IW CAD		25.00	293,341.66
04/14/16	TD LOC		1,200,000.00	-906,658.34
04/14/16	Spectrum Mortgage	1,000,000.00		93,341.66
04/16/16	IW CAD		291.56	93,050.10
04/18/16	DC CAD	200.00		93,250.10
04/18/16	WC CAD		4,017.05	89,233.05
04/20/16	WC CAD		517,965.68	-428,732.63
04/21/16	Spectrum Mortgage	200,000.00		-228,732.63
04/21/16	Inter Fund Loan Tracking	256,800.00		28,067.37
04/21/16	IW CAD		10.00	28,057.37
04/22/16	S CRY5 H/YLD MTG/S-A/N'FRAC	0.48		28,057.85
04/22/16	S CRY5 H/YLD MTG/S-A/N'FRAC	403,378.90		431,436.75
04/25/16	WC CAD		40,000.00	391,436.75
04/25/16	IA CAD GIC 0.35% APR 25 2016	454.67		391,891.42
04/25/16	B GIC 0.35% 25JUL2016		521,508.83	-129,617.41
04/25/16	M GIC 0.35% APR 25 2016	521,054.16		391,436.75
04/26/16	B CRY5 H/YLD MTG/S-A/N'FRAC			391,436.75
04/27/16	DC CAD	148,244.00		539,680.75
04/27/16	WC CAD		824,560.86	-284,880.11
04/27/16	WX CAD		32,005.84	-316,885.95
04/27/16	WX CAD		20,000.00	-336,885.95
04/28/16	S CRY5 H/YLD MTG/S-A/N'FRAC			-336,885.95
04/28/16	IW CAD		25.00	-336,910.95
04/28/16	Inter Fund Loan Tracking	400,000.00		63,089.05
04/28/16	Spectrum Mortgage		700,000.00	-636,910.95
04/28/16	Inter Fund Loan Tracking	1,517.12		-635,393.83
04/28/16	Inter Fund Loan Tracking	303,200.00		-332,193.83
04/29/16	IW CAD		25.00	-332,218.83
04/29/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC	0.02		-332,218.81
04/29/16	IA CAD DUNDEE INV SVG ACCT F-NL	150.27		-332,068.54
04/29/16	DC CAD	0.01		-332,068.53
04/29/16	B CRY5 WLTH MED/S-A /N'FRAC		0.02	-332,068.55

JAN-06-17 11:20 am
REQUESTED BY: APHILIP
ACCOUNT: Crystal Wealth Mortgage

GL ANALYSIS REPORT
FROM 01/01/16 TO 11/30/16

PAGE: 4

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
04/29/16	B CRY5 WLTH MED/S-A /N'FRAC		0.01		-332,068.56
04/29/16	B DUNDEE INV SVG ACCT F-NL		150.27		-332,218.83
05/01/16	IW CAD		20.88		-332,239.71
05/02/16	WC CAD		7,375.84		-339,615.55

05/02/16	WC CAD		50,000.00	-389,615.55
05/02/16	WC CAD		62,187.18	-451,802.73
05/02/16	WX CAD		125.13	-451,927.86
05/02/16	DC CAD	1,824.52		-450,103.34
05/03/16	B DUNDEE INV SVG ACCT F-NL			-450,103.34
05/04/16	IW CAD		10.00	-450,113.34
05/04/16	WC CAD		465,780.02	-915,893.36
05/04/16	DC CAD	502,600.00		-413,293.36
05/04/16	WX CAD		12,047.63	-425,340.99
05/04/16	WX CAD		11,239.20	-436,580.19
05/05/16	Inter Fund Loan Tracking		243.29	-436,823.48
05/05/16	Commercial Mortgage	16,819.56		-420,003.92
05/05/16	Commercial Mortgage Principal	4,643.73		-415,360.19
05/05/16	Line of credit principal	300,000.00		-115,360.19
05/05/16	Spectrum Mortgage	350,000.00		234,639.81
05/05/16	Inter Fund Loan Tracking	12,000.00		246,639.81
05/05/16	Inter Fund Loan Tracking		400,000.00	-153,360.19
05/06/16	DC CAD	647.38		-152,712.81
05/06/16	B CRY5 H/YLD MTG/S-A/N'FRAC		647.38	-153,360.19
05/09/16	DC CAD	200.00		-153,160.19
05/09/16	WC CAD		2,500.00	-155,660.19
05/11/16	IW CAD		163.86	-155,824.05
05/11/16	WC CAD		213,917.45	-369,741.50
05/12/16	IW CAD		10.00	-369,751.50
05/16/16	IW CAD		222.65	-369,974.15
05/16/16	DC CAD	395.00		-369,579.15
05/16/16	WC CAD		5,042.11	-374,621.26
05/18/16	IW CAD		25.00	-374,646.26
05/18/16	DC CAD	460,000.00		85,353.74
05/18/16	WC CAD		2,535,648.52	-2,450,294.78
05/18/16	WX CAD		20,000.00	-2,470,294.78
05/18/16	IW CAD		17.50	-2,470,312.28
05/19/16	Spectrum Mortgage	1,849,732.95		-620,579.33
05/19/16	Inter Fund Loan Tracking	1,000,000.00		379,420.67
05/19/16	Line of credit principal		374,982.50	4,438.17
05/24/16	WC CAD		4,417.05	21.12
05/24/16	DC CAD	200.00		221.12
05/25/16	IW CAD		10.00	211.12
05/26/16	WC CAD		532,716.95	-532,505.83
05/26/16	DC CAD	77,059.77		-455,446.06
05/26/16	Spectrum Mortgage	500,000.00		44,553.94
05/27/16	B CRY5 H/YLD MTG/S-A/N'FRAC		4.60	44,549.34
05/27/16	B CRY5 H/YLD MTG/S-A/N'FRAC		1.05	44,548.29

05/27/16	B DUNDEE INV SVG ACCT F-NL		191.37	44,356.92
05/27/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC	0.06		44,356.98
05/27/16	IA CAD CRY5 H/YLD MTG/S-A/N'FRAC	4.60		44,361.58
05/27/16	IA CAD DUNDEE INV SVG ACCT F-NL	191.37		44,552.95
05/27/16	DC CAD	0.01		44,552.96
05/27/16	DC CAD	1.05		44,554.01
05/27/16	B CRY5 WLTH MED/S-A /N'FRAC		0.06	44,553.95
05/27/16	B CRY5 WLTH MED/S-A /N'FRAC		0.01	44,553.94
05/30/16	WC CAD		71,512.53	-26,958.59
05/30/16	WC CAD		6,516.64	-33,475.23
05/30/16	WX CAD		111.27	-33,586.50
05/30/16	DC CAD	1,224.52		-32,361.98
05/30/16	IW CAD		10.00	-32,371.98
06/01/16	DC CAD	14,925.05		-17,446.93
06/01/16	IW CAD		25.00	-17,471.93
06/01/16	IW CAD		20.22	-17,492.15
06/01/16	WC CAD		1,183,335.68	-1,200,827.83
06/01/16	S DUNDEE INV SVG ACCT F-NL			-1,200,827.83
06/02/16	Inter Fund Loan Tracking	45,000.00		-1,155,827.83
06/02/16	Commercial Mortgage	20,738.76		-1,135,089.07
06/02/16	IW CAD		10.00	-1,135,099.07
06/02/16	Inter Fund Loan Tracking	1,150,000.00		14,900.93
06/06/16	WX CAD		29,722.00	-14,821.07
06/06/16	WX CAD		11,138.00	-25,959.07
06/06/16	DC CAD	1,229.21		-24,729.86
06/06/16	DC CAD	200.00		-24,529.86
06/06/16	WC CAD		2,500.00	-27,029.86
06/08/16	IW CAD		10.00	-27,039.86
06/08/16	DC CAD	114,764.00		87,724.14
06/08/16	WC CAD		787,361.99	-699,637.85
06/09/16	Spectrum Mortgage	750,000.00		50,362.15

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06/10/16	IW CAD		25.00		50,337.15
06/13/16	WC CAD		3,858.78		46,478.37
06/13/16	DC CAD	395.00			46,873.37
06/14/16	DC CAD	25,692.82			72,566.19
06/14/16	WX CAD		31,480.00		41,086.19
06/14/16	WX CAD		8,520.00		32,566.19
06/15/16	DC CAD	25,971.00			58,537.19

06/15/16	WC CAD		235,913.73	-177,376.54
06/16/16	Commercial Mortgage		150,000.00	-327,376.54
06/16/16	Inter Fund Loan Tracking	350,000.00		22,623.46
06/16/16	IW CAD		43.50	22,579.96
06/20/16	WC CAD		4,417.05	18,162.91
06/20/16	WC CAD		19,480.00	-1,317.09
06/20/16	DC CAD	400.00		-917.09
06/22/16	WC CAD		102,850.00	-103,767.09
06/23/16	IW CAD		10.00	-103,777.09
06/24/16	IA CAD DUNDEE INV SVG ACCT F-NL	191.52		-103,585.57
06/24/16	B DUNDEE INV SVG ACCT F-NL		191.52	-103,777.09
06/27/16	IW CAD		10.00	-103,787.09
06/27/16	WC CAD		72,000.00	-175,787.09
06/28/16	B DUNDEE INV SVG ACCT F-NL			-175,787.09
06/28/16	IW CAD		284.28	-176,071.37
06/29/16	COMMERCIAL MORTGAGE	90,981.20		-85,090.17
06/29/16	Spectrum Mortgage	300,000.00		214,909.83
06/29/16	DC CAD	62,500.00		277,409.83
06/29/16	WC CAD		242,026.29	35,383.54
06/29/16	IW CAD		25.00	35,358.54
06/30/16	DC CAD	1.28		35,359.82
06/30/16	DC CAD	0.01		35,359.83
06/30/16	IA CAD CRY5 H/YLD MTG/S-A/N'FRAC	4.49		35,364.32
06/30/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC	0.06		35,364.38
06/30/16	IW CAD		10.00	35,354.38
06/30/16	IW CAD		10.00	35,344.38
06/30/16	B CRY5 WLTH MED/S-A /N'FRAC		0.01	35,344.37
06/30/16	B CRY5 WLTH MED/S-A /N'FRAC		0.06	35,344.31
06/30/16	B CRY5 H/YLD MTG/S-A/N'FRAC		1.28	35,343.03
06/30/16	SQUIRE WIRE TRANSFER	39,000.00		74,343.03
06/30/16	B CRY5 H/YLD MTG/S-A/N'FRAC		4.49	74,338.54
07/01/16	IW CAD		40.04	74,298.50
07/04/16	IW CAD		10.00	74,288.50
07/04/16	DC CAD	1,224.52		75,513.02
07/04/16	WC CAD		58,268.94	17,244.08
07/04/16	WX CAD		125.82	17,118.26
07/04/16	WC CAD		7,325.98	9,792.28
07/04/16	WC CAD		29,263.44	-19,471.16
07/05/16	IW CAD		25.00	-19,496.16
07/06/16	B CRY5 WLTH MED/S-A /N'FRAC			-19,496.16
07/06/16	WX CAD		33,740.05	-53,236.21
07/06/16	WC CAD		156,827.37	-210,063.58
07/06/16	B CRY5 H/YLD MTG/S-A/N'FRAC			-210,063.58

07/06/16	WX CAD		6,990.96	-217,054.54
07/07/16	COMMERCIAL MORTGAGE		2,983.61	-220,038.15
07/07/16	COMMERCIAL MORTGAGE		100,000.00	-320,038.15
07/07/16	IW CAD		10.00	-320,048.15
07/07/16	B DUNDEE INV SVG ACCT F-NL		50,015.00	-370,063.15
07/07/16	Comm mortgage adjustment	2,983.61		-367,079.54
07/07/16	COMMERCIAL MORTGAGE	4,729.26		-362,350.28
07/07/16	COMMERCIAL MORTGAGE	62,909.83		-299,440.45
07/07/16	Spectrum Mortgage	300,000.00		559.55
07/08/16	B DUNDEE INV SVG ACCT F-NL		133,715.00	-133,155.45
07/11/16	DC CAD	595.00		-132,560.45
07/11/16	WC CAD		3,858.78	-136,419.23
07/11/16	WC CAD		56,128.23	-192,547.46
07/12/16	WX CAD		20,000.00	-212,547.46
07/13/16	DC CAD	375,925.92		163,378.46
07/13/16	WC CAD		1,541,547.52	-1,378,169.06
07/14/16	COMMERCIAL MORTGAGE	450,000.00		-928,169.06
07/14/16	COMMERCIAL MORTGAGE		300,000.00	-1,228,169.06
07/14/16	INTRA FUND LOANS RECEIVABLE	1,000,000.00		-228,169.06
07/14/16	Spectrum Mortgage	870,329.31		642,160.25
07/15/16	IW CAD		25.00	642,135.25
07/16/16	IW CAD		10.70	642,124.55
07/18/16	WC CAD		86,716.75	555,407.80
07/18/16	WC CAD		4,887.05	550,520.75
07/18/16	DC CAD	400.00		550,920.75
07/20/16	WC CAD		197,900.00	353,020.75
07/20/16	WC CAD		15,255.14	337,765.61
07/20/16	DC CAD	231,004.66		568,770.27

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07/21/16	TD LOC		200,000.00		368,770.27
07/21/16	Commercial Mortgage Principal				368,770.27
07/22/16	IW CAD		25.00		368,745.27
07/22/16	IW CAD		213.92		368,531.35
07/25/16	M GIC 0.35% 25JUL2016	521,508.83			890,040.18
07/25/16	IA CAD GIC 0.35% 25JUL2016	455.07			890,495.25
07/27/16	IW CAD		25.00		890,470.25
07/27/16	IW CAD		10.00		890,460.25
07/27/16	WX CAD		10,000.00		880,460.25
07/27/16	WC CAD		1,681,339.86		-800,879.61

07/27/16	DC CAD	715,982.17		-84,897.44
07/28/16	INTERFUND LOAN	1,250,000.00		1,165,102.56
07/28/16	TD LOC ADJ		500,000.00	665,102.56
07/28/16	Spectrum Mortgage	380,794.76		1,045,897.32
07/28/16	TD LOC ADJ	300,000.00		1,345,897.32
07/28/16	IW CAD		10.00	1,345,887.32
07/29/16	B DUNDEE INV SVG ACCT F-NL		346.35	1,345,540.97
07/29/16	IA CAD CRY5 H/YLD MTG/S-A/N'FRAC	3.38		1,345,544.35
07/29/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC	0.04		1,345,544.39
07/29/16	B DUNDEE INV SVG ACCT F-NL		200,015.00	1,145,529.39
07/29/16	IW CAD		25.00	1,145,504.39
07/29/16	B CRY5 WLTH MED/S-A /N'FRAC		0.01	1,145,504.38
07/29/16	B CRY5 WLTH MED/S-A /N'FRAC		0.04	1,145,504.34
07/29/16	B CRY5 H/YLD MTG/S-A/N'FRAC		1.10	1,145,503.24
07/29/16	B CRY5 H/YLD MTG/S-A/N'FRAC		3.38	1,145,499.86
07/29/16	IA CAD DUNDEE INV SVG ACCT F-NL	346.35		1,145,846.21
07/29/16	DC CAD	0.01		1,145,846.22
07/29/16	DC CAD	1.10		1,145,847.32
07/31/16	Spectrum Mortgage	500,000.00		1,645,847.32
08/01/16	IW CAD		106.63	1,645,740.69
08/02/16	WC CAD		5,726.01	1,640,014.68
08/02/16	WC CAD		163,718.91	1,476,295.77
08/02/16	WC CAD		57,268.94	1,419,026.83
08/02/16	DC CAD	1,224.52		1,420,251.35
08/02/16	WX CAD		98.97	1,420,152.38
08/03/16	S CRY5 WLTH MED/S-A /N'FRAC			1,420,152.38
08/03/16	WX CAD		23,127.87	1,397,024.51
08/03/16	DC CAD	55.54		1,397,080.05
08/03/16	S DUNDEE INV SVG ACCT F-NL			1,397,080.05
08/03/16	WX CAD		473.58	1,396,606.47
08/03/16	WX CAD		1,755.05	1,394,851.42
08/04/16	DC CAD	575,043.97		1,969,895.39
08/04/16	CAD TO CAS TRANSFER		500,000.00	1,469,895.39
08/04/16	TD LOC	500,000.00		1,969,895.39
08/04/16	Commercial Mortgage Principal			1,969,895.39
08/04/16	COMMERCIAL MORTGAGES	20,738.76		1,990,634.15
08/04/16	INTRA FUND LOANS	1,288,900.00		3,279,534.15
08/04/16	WC CAD		2,008,742.13	1,270,792.02
08/04/16	IW CAD		10.00	1,270,782.02
08/05/16	S CRY5 H/YLD MTG/S-A/N'FRAC	0.44		1,270,782.46
08/05/16	S CRY5 H/YLD MTG/S-A/N'FRAC	649.40		1,271,431.86
08/08/16	DC CAD	950.00		1,272,381.86
08/08/16	WC CAD		3,000.00	1,269,381.86

08/08/16	WC CAD		97,931.89	1,171,449.97
08/10/16	WC CAD		459,278.35	712,171.62
08/10/16	DC CAD	0.45		712,172.07
08/10/16	B CRYL H/YLD MTG/S-A/N'FRAC		0.45	712,171.62
08/10/16	DC CAD	80,971.22		793,142.84
08/10/16	WX CAD		20,000.00	773,142.84
08/11/16	Commercial Mortgage Principal			773,142.84
08/15/16	S DUNDEE INV SVG ACCT F-NL	134,565.00		907,707.84
08/15/16	WC CAD		4,022.47	903,685.37
08/15/16	DC CAD	395.00		904,080.37
08/16/16	IW CAD		201.71	903,878.66
08/16/16	IW CAD		25.00	903,853.66
08/16/16	WC CAD		200.00	903,653.66
08/16/16	B GIC 0.35 24OCT2016		521,963.90	381,689.76
08/17/16	WC CAD		143,376.86	238,312.90
08/17/16	DC CAD	77,000.00		315,312.90
08/18/16	Spectrum Mortgage		200,000.00	115,312.90
08/18/16	Commercial Mortgage Principal			115,312.90
08/22/16	IW CAD		10.00	115,302.90
08/22/16	WC CAD		7,887.05	107,415.85
08/22/16	DC CAD	400.00		107,815.85
08/24/16	WC CAD		2,927.91	104,887.94
08/24/16	WC CAD		401,886.00	-296,998.06
08/24/16	DC CAD	8,778.25		-288,219.81
08/24/16	B DUNDEE INV SVG ACCT F-NL		220,015.00	-508,234.81

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08/25/16	Commercial Mortgage Principal				-508,234.81
08/25/16	Spectrum Mortgage	600,000.00			91,765.19
08/26/16	B DUNDEE INV SVG ACCT F-NL		457.04		91,308.15
08/26/16	IA CAD CRYL WLTH MED/S-A /N'FRAC	0.01			91,308.16
08/26/16	IA CAD DUNDEE INV SVG ACCT F-NL	457.04			91,765.20
08/26/16	B CRYL WLTH MED/S-A /N'FRAC		0.01		91,765.19
08/29/16	WX CAD		107.78		91,657.41
08/29/16	WC CAD		6,201.74		85,455.67
08/29/16	WC CAD		60,893.94		24,561.73
08/29/16	DC CAD	24,851.15			49,412.88
08/29/16	DC CAD	900.00			50,312.88
08/29/16	IW CAD		10.00		50,302.88
08/30/16	IW CAD		25.00		50,277.88

08/30/16	IW CAD		10.00	50,267.88
08/30/16	Commercial Mortgage Principal			50,267.88
08/30/16	B DUNDEE INV SVG ACCT F-NL			50,267.88
08/31/16	Spectrum Mortgage	250,000.00		300,267.88
08/31/16	B DUNDEE INV SVG ACCT F-NL		120,015.00	180,252.88
08/31/16	DC CAD	129,500.00		309,752.88
08/31/16	WC CAD		280,584.36	29,168.52
09/01/16	IW CAD		74.20	29,094.32
09/01/16	COMMERCIAL MORT ADJ	20,738.76		49,833.08
09/01/16	Commercial Mortgage Principal			49,833.08
09/02/16	WX CAD		34,709.00	15,124.08
09/02/16	DC CAD	1,630.00		16,754.08
09/02/16	WX CAD		8,859.00	7,895.08
09/06/16	IW CAD		10.00	7,885.08
09/06/16	WC CAD		10,484.90	-2,599.82
09/06/16	DC CAD	950.00		-1,649.82
09/08/16	Commercial Mortgage Principal			-1,649.82
09/08/16	WC CAD		316,695.19	-318,345.01
09/08/16	DC CAD	87,000.00		-231,345.01
09/08/16	B DUNDEE INV SVG ACCT F-NL		193,015.00	-424,360.01
09/08/16	Spectrum Mortgage	500,000.00		75,639.99
09/09/16	IW CAD		10.00	75,629.99
09/12/16	WC CAD		4,497.47	71,132.52
09/12/16	WC CAD		147,303.16	-76,170.64
09/12/16	IA CAD DUNDEE INV SVG ACCT F-NL	395.07		-75,775.57
09/12/16	S DUNDEE INV SVG ACCT F-NL	1,033,836.62		958,061.05
09/12/16	B DUNDEE INV SVG ACCT F-NL		395.07	957,665.98
09/12/16	DC CAD	495.00		958,160.98
09/13/16	IW CAD		150.16	958,010.82
09/13/16	IW CAD		25.00	957,985.82
09/13/16	WX CAD		30,000.00	927,985.82
09/14/16	S DUNDEE INV SVG ACCT F-NL			927,985.82
09/14/16	DC CAD	245,000.00		1,172,985.82
09/14/16	WC CAD		168,335.53	1,004,650.29
09/15/16	Spectrum Mortgage	600,000.00		1,604,650.29
09/15/16	TD LOC ADJ		1,035,000.00	569,650.29
09/15/16	Commercial Mortgage Principal			569,650.29
09/16/16	IW CAD		10.00	569,640.29
09/19/16	IW CAD		25.00	569,615.29
09/19/16	WC CAD		7,887.05	561,728.24
09/19/16	DC CAD	400.00		562,128.24
09/21/16	DC CAD	20,231.00		582,359.24
09/22/16	LINE OF CREDIT PRINCIPAL ADJ		413,000.00	169,359.24

09/22/16	Spectrum Mortgage	2,000,000.00		2,169,359.24
09/22/16	INTRA FUND LOANS RECEIVABLE	200,000.00		2,369,359.24
09/22/16	Commercial Mortgage Principal			2,369,359.24
09/26/16	WC CAD		2,267,282.31	102,076.93
09/27/16	IW CAD		10.00	102,066.93
09/28/16	DC CAD	150,000.00		252,066.93
09/28/16	WC CAD		57,794.33	194,272.60
09/29/16	INT EXP ADJ		202.23	194,070.37
09/29/16	Line of credit principal	202.23		194,272.60
09/29/16	Commercial Mortgage Principal			194,272.60
09/30/16	IW CAD		10.00	194,262.60
09/30/16	B CRYL WLTH MED/S-A /N'FRAC		0.04	194,262.56
09/30/16	IA CAD CRYL WLTH MED/S-A /N'FRAC	0.04		194,262.60
09/30/16	Spectrum Mortgage	700,000.00		894,262.60
09/30/16	IW CAD		25.00	894,237.60
10/01/16	IW CAD		76.25	894,161.35
10/03/16	B DUNDEE INV SVG ACCT F-NL		505,015.00	389,146.35
10/03/16	WC CAD		7,242.44	381,903.91
10/03/16	WC CAD		207,060.71	174,843.20
10/03/16	WC CAD		51,593.94	123,249.26
10/03/16	DC CAD	950.00		124,199.26
10/03/16	WX CAD		128.97	124,070.29

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10/04/16	DC CAD	2,548.00			126,618.29
10/04/16	WX CAD		8,861.12		117,757.17
10/04/16	WX CAD		25,553.48		92,203.69
10/05/16	DC CAD	94,294.00			186,497.69
10/05/16	WC CAD		112,778.22		73,719.47
10/06/16	MORT ADJ	20,738.76			94,458.23
10/06/16	IW CAD		25.00		94,433.23
10/06/16	INT PAYMENT ADJ		27,726.03		66,707.20
10/11/16	WC CAD		3,700.00		63,007.20
10/11/16	DC CAD	950.00			63,957.20
10/11/16	IW CAD		10.00		63,947.20
10/11/16	WC CAD		64,644.20		-697.00
10/13/16	WX CAD		25,000.00		-25,697.00
10/13/16	Spectrum Mortgage	875,000.00			849,303.00
10/13/16	DC CAD	21,141.46			870,444.46
10/13/16	TD LOC ADJ		375,000.00		495,444.46

10/13/16	WC CAD		472,953.18	22,491.28
10/17/16	DC CAD	470.00		22,961.28
10/17/16	WC CAD		3,347.47	19,613.81
10/17/16	WC CAD		46,819.41	-27,205.60
10/18/16	IW CAD		10.00	-27,215.60
10/19/16	WC CAD		8,863,589.48	-8,890,805.08
10/19/16	DC CAD	7,952,130.56		-938,674.52
10/19/16	S DUNDEE INV SVG ACCT F-NL	505,205.76		-433,468.76
10/19/16	IA CAD DUNDEE INV SVG ACCT F-NL	220.76		-433,248.00
10/19/16	B DUNDEE INV SVG ACCT F-NL		220.76	-433,468.76
10/20/16	Spectrum Mortgage	450,000.00		16,531.24
10/21/16	IW CAD		82.85	16,448.39
10/24/16	DC CAD	400.00		16,848.39
10/24/16	DC CAD	2,915.44		19,763.83
10/24/16	DC CAD	98,151.59		117,915.42
10/24/16	M GIC 0.35 24OCT2016	521,963.90		639,879.32
10/24/16	B GIC 0.35 23JAN2017		522,309.25	117,570.07
10/24/16	IA CAD GIC 0.35 24OCT2016	345.35		117,915.42
10/25/16	WC CAD		98,899.15	19,016.27
10/25/16	WC CAD		10,073.08	8,943.19
10/26/16	WX CAD		15,000.00	-6,056.81
10/26/16	WC CAD		18,980.96	-25,037.77
10/27/16	INTRA FUND LOANS RECEIVABLE	140,000.00		114,962.23
10/27/16	IW CAD		10.00	114,952.23
10/27/16	INTERFUND LOAN ADJ	10,000.00		124,952.23
10/28/16	IA CAD CRYL WLTH MED/S-A /N'FRAC	0.04		124,952.27
10/28/16	B CRYL WLTH MED/S-A /N'FRAC		0.04	124,952.23
10/31/16	IW CAD		25.00	124,927.23
10/31/16	WX CAD		102.50	124,824.73
10/31/16	DC CAD	700.00		125,524.73
10/31/16	WC CAD		13,269.15	112,255.58
10/31/16	Spectrum Mortgage	300,000.00		412,255.58
10/31/16	WC CAD		23,080.45	389,175.13
11/01/16	IW CAD		8.68	389,166.45
11/01/16	IW CAD		10.00	389,156.45
11/02/16	IW CAD		25.00	389,131.45
11/02/16	WC CAD		883,316.48	-494,185.03
11/02/16	WX CAD		7,343.53	-501,528.56
11/02/16	WX CAD		8,033.66	-509,562.22
11/02/16	DC CAD	582,087.90		72,525.68
11/03/16	Commercial Mortgage Principal			72,525.68
11/03/16	MORT ADJ	147,697.66		220,223.34
11/03/16	ONE TIME EXP MNG FEE ADJ	592.23		220,815.57

11/03/16	INTRA FUND LOANS RECEIVABLE		25,000.00	195,815.57
11/03/16	CDP ADJ		5,782.96	190,032.61
11/07/16	WC CAD		1,810.68	188,221.93
11/07/16	WC CAD		349.11	187,872.82
11/07/16	DC CAD	750.00		188,622.82
11/09/16	WC CAD		214,914.96	-26,292.14
11/10/16	INTRA FUND LOANS RECEIVABLE	50,000.00		23,707.86
11/10/16	Commercial Mortgage Principal			23,707.86
11/14/16	WX CAD		23,000.00	707.86
11/14/16	IW CAD		10.00	697.86
11/14/16	WC CAD		1,886.60	-1,188.74
11/15/16	IW CAD		181.51	-1,370.25
11/15/16	DC CAD	220.00		-1,150.25
11/16/16	DC CAD	1,299,124.16		1,297,973.91
11/16/16	IW CAD		54.96	1,297,918.95
11/16/16	WC CAD		1,533,134.61	-235,215.66
11/17/16	Commercial Mortgage Principal			-235,215.66
11/17/16	ADJUSTMENT	300,000.00		64,784.34
11/22/16	WC CAD		3,591.40	61,192.94

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
11/22/16	WC CAD		2,100.00		59,092.94
11/22/16	WC CAD		161,890.00		-102,797.06
11/22/16	DC CAD	200.00			-102,597.06
11/23/16	WC CAD		254,313.57		-356,910.63
11/23/16	DC CAD	417.55			-356,493.08
11/23/16	IW CAD		10.00		-356,503.08
11/24/16	Spectrum Mortgage	250,000.00			-106,503.08
11/24/16	Commercial Mortgage Principal				-106,503.08
11/24/16	INTRA FUND LOANS RECEIVABLE	125,000.00			18,496.92
11/25/16	IW CAD		10.00		18,486.92
11/28/16	WC CAD		22,580.45		-4,093.53
11/28/16	DC CAD	500.00			-3,593.53
11/28/16	WC CAD		6,152.40		-9,745.93
11/28/16	WX CAD		112.00		-9,857.93
11/29/16	Commercial Mortgage Principal				-9,857.93
11/30/16	WC CAD		88,853.63		-98,711.56
11/30/16	DC CAD	50,000.00			-48,711.56
11/30/16	Spectrum Mortgage	500,000.00			451,288.44
11/30/16	IW CAD		10.00		451,278.44

11/30/16	IW CAD		25.00		451,253.44
	Sub-total	55,348,402.30	54,912,620.45	435,781.85	451,253.44
	GL A/C:1020 CASH - CAD THREE				1,097,081.04
01/07/16	Spectrum Mortgage	351,503.59			1,448,584.63
01/14/16	Spectrum Mortgage		341,195.67		1,107,388.96
01/21/16	Spectrum Mortgage		831,701.26		275,687.70
01/28/16	Spectrum Mortgage	147,574.51			423,262.21
01/31/16	Spectrum Mortgage		177,108.13		246,154.08
02/04/16	Inter Fund Loan Tracking	45,000.00			291,154.08
02/04/16	Spectrum Mortgage		139,939.33		151,214.75
02/11/16	Spectrum Mortgage	47,058.06			198,272.81
02/18/16	Spectrum Mortgage	1,570,008.75			1,768,281.56
02/25/16	Spectrum Mortgage		1,572,560.57		195,720.99
02/29/16	Spectrum Mortgage	80,458.98			276,179.97
03/03/16	Spectrum Mortgage	183,899.47			460,079.44
03/10/16	Spectrum Mortgage		294,866.54		165,212.90
03/17/16	Spectrum Mortgage		154,196.84		11,016.06
03/23/16	Spectrum Mortgage	226,852.82			237,868.88
03/30/16	S CAS		400,000.00		-162,131.12
03/30/16	Spectrum Mortgage	275,647.22			113,516.10
03/31/16	Spectrum Mortgage	193,992.10			307,508.20
04/07/16	Spectrum Mortgage	529,178.89			836,687.09
04/07/16	Commercial mortgage		22,482.62		814,204.47
04/07/16	TRSF FROM TD LOC TO SPECTRUM	22,482.62			836,687.09
04/14/16	Spectrum Mortgage		602,972.41		233,714.68
04/21/16	Spectrum Mortgage	41,565.43			275,280.11
04/28/16	Spectrum Mortgage		146,893.14		128,386.97
04/29/16	Spectrum Mortgage	74,727.83			203,114.80
05/05/16	Spectrum Mortgage		121,746.64		81,368.16
05/12/16	Spectrum Mortgage	318,650.02			400,018.18
05/19/16	Spectrum Mortgage	195,712.43			595,730.61
05/26/16	Spectrum Mortgage		547,618.37		48,112.24
05/30/16	Spectrum Mortgage	3,511.85			51,624.09
05/31/16	Spectrum Mortgage	13,836.80			65,460.89
06/02/16	Spectrum Mortgage	199,070.34			264,531.23
06/09/16	Spectrum Mortgage		240,184.59		24,346.64
06/16/16	Spectrum Mortgage	193,207.69			217,554.33
06/23/16	Spectrum Mortgage	105,585.45			323,139.78
06/29/16	Spectrum Mortgage	10,671.04			333,810.82
06/30/16	Spectrum Mortgage	446,198.63			780,009.45
07/07/16	Spectrum Mortgage		31,409.66		748,599.79
07/14/16	Spectrum Mortgage		568,668.11		179,931.68
07/21/16	Spectrum Mortgage	87,281.25			267,212.93

07/28/16	Spectrum Mortgage	254,696.57		521,909.50
07/28/16	TD LOC ADJ		500,000.00	21,909.50
07/31/16	Spectrum Mortgage	177,072.05		198,981.55
08/04/16	Spectrum Mortgage	291,696.75		490,678.30
08/04/16	TD LOC		900,000.00	-409,321.70
08/04/16	CAD TO CAS TRANSFER	500,000.00		90,678.30
08/11/16	Spectrum Mortgage	447,631.69		538,309.99
08/18/16	Spectrum Mortgage	83,245.71		621,555.70
08/25/16	Spectrum Mortgage		363,447.17	258,108.53
08/30/16	Spectrum Mortgage	24,787.64		282,896.17
08/31/16	Spectrum Mortgage		243,558.56	39,337.61

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
09/01/16	Spectrum Mortgage	463,533.18			502,870.79
09/08/16	Spectrum Mortgage	682,823.53			1,185,694.32
09/15/16	Spectrum Mortgage	2,474,369.76			3,660,064.08
09/22/16	Spectrum Mortgage		3,180,064.10		479,999.98
09/29/16	Spectrum Mortgage	50,308.69			530,308.67
09/30/16	Spectrum Mortgage	10,229.08			540,537.75
10/06/16	Spectrum Mortgage	371,682.93			912,220.68
10/13/16	Spectrum Mortgage		644,546.73		267,673.95
10/20/16	Spectrum Mortgage	33,662.59			301,336.54
10/27/16	Spectrum Mortgage	197,741.44			499,077.98
10/31/16	Spectrum Mortgage		33,879.21		465,198.77
11/03/16	Spectrum Mortgage	76,346.65			541,545.42
11/10/16	Spectrum Mortgage		337,987.53		203,557.89
11/17/16	Spectrum Mortgage	72,799.37			276,357.26
11/24/16	Spectrum Mortgage	433,069.82			709,427.08
11/30/16	Spectrum Mortgage		261,005.11		448,421.97
	Sub-total	12,009,373.22	12,658,032.29	-648,659.07	448,421.97
	GL A/C:1030 OPERATING ACCOUNT - CAD				20,116.33
01/07/16	IA OP	3,015.99			23,132.32
01/31/16	IW OP		5.00		23,127.32
02/04/16	IA OP	3,015.99			26,143.31
02/29/16	IW OP		5.00		26,138.31
03/03/16	IA OP	3,015.99			29,154.30
03/31/16	IW OP		5.00		29,149.30
03/31/16	IA OP	3,015.99			32,165.29
04/07/16	DC - Squire	750.00			32,915.29
05/05/16	IA OP	3,740.99			36,656.28

05/05/16	IW OP		5.00	36,651.28
06/02/16	IW OP		5.00	36,646.28
06/02/16	IA OP	3,015.99		39,662.27
06/30/16	SQUIRE WIRE TRANSFER		39,000.00	662.27
07/07/16	IW OP		5.00	657.27
07/07/16	IA OP	3,015.99		3,673.26
08/04/16	IW OP		5.00	3,668.26
08/04/16	IA OP	4,765.99		8,434.25
09/01/16	IA OP	3,015.99		11,450.24
09/01/16	IW OP		8.75	11,441.49
10/06/16	IW OP		5.00	11,436.49
10/06/16	IA OP	3,015.99		14,452.48
11/03/16	IA OP	3,265.99		17,718.47
11/03/16	IW OP		5.00	17,713.47
	Sub-total	36,650.89	39,053.75	-2,402.86
	GL A/C:1090 FOREIGN EXCHANGE, USD CASH			139.99
01/07/16	UNREALIZED G/L FC USD	6.45		146.44
01/14/16	UNREALIZED G/L FC USD	12.98		159.42
01/21/16	UNREALIZED G/L FC USD		4.74	154.68
01/28/16	UNREALIZED G/L FC USD		6.20	148.48
02/04/16	UNREALIZED G/L FC USD		12.65	135.83
02/11/16	UNREALIZED G/L FC USD	7.44		143.27
02/18/16	UNREALIZED G/L FC USD		7.62	135.65
02/25/16	UNREALIZED G/L FC USD		5.32	130.33
02/29/16	UNREALIZED G/L FC USD		1.90	128.43
03/03/16	UNREALIZED G/L FC USD		4.23	124.20
03/10/16	UNREALIZED G/L FC USD		1.24	122.96
03/17/16	UNREALIZED G/L FC USD		14.18	108.78
03/23/16	UNREALIZED G/L FC USD	7.99		116.77
03/30/16	UNREALIZED G/L FC USD		8.79	107.98
03/31/16	UNREALIZED G/L FC USD	0.33		108.31
04/07/16	UNREALIZED G/L FC USD	7.00		115.31
04/14/16	UNREALIZED G/L FC USD		11.92	103.39
04/21/16	UNREALIZED G/L FC USD		4.60	98.79
04/28/16	UNREALIZED G/L FC USD		6.05	92.74
05/05/16	UNREALIZED G/L FC USD	11.27		104.01
05/12/16	UNREALIZED G/L FC USD	0.18		104.19
05/19/16	UNREALIZED G/L FC USD	9.40		113.59
05/26/16	UNREALIZED G/L FC USD		4.92	108.67
05/30/16	UNREALIZED G/L FC USD	2.92		111.59
06/02/16	UNREALIZED G/L FC USD	0.69		112.28

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
06/09/16	UNREALIZED G/L FC USD			12.72	99.56
06/16/16	UNREALIZED G/L FC USD		11.30		110.86
06/23/16	UNREALIZED G/L FC USD			10.54	100.32
06/29/16	UNREALIZED G/L FC USD		8.72		109.04
06/30/16	UNREALIZED G/L FC USD		0.65		109.69
07/07/16	UNREALIZED G/L FC USD			0.91	108.78
07/14/16	UNREALIZED G/L FC USD			2.51	106.27
07/21/16	UNREALIZED G/L FC USD		5.17		111.44
07/28/16	UNREALIZED G/L FC USD		4.12		115.56
08/04/16	UNREALIZED G/L FC USD			5.28	110.28
08/11/16	UNREALIZED G/L FC USD			0.66	109.62
08/18/16	UNREALIZED G/L FC USD			8.46	101.16
08/25/16	UNREALIZED G/L FC USD		5.91		107.07
08/30/16	UNREALIZED G/L FC USD		5.07		112.14
09/01/16	UNREALIZED G/L FC USD		1.13		113.27
09/08/16	UNREALIZED G/L FC USD			7.22	106.05
09/15/16	UNREALIZED G/L FC USD		8.64		114.69
09/22/16	UNREALIZED G/L FC USD			3.90	110.79
09/29/16	UNREALIZED G/L FC USD		2.26		113.05
10/06/16	UNREALIZED G/L FC USD		3.97		117.02
10/13/16	UNREALIZED G/L FC USD		0.33		117.35
10/20/16	UNREALIZED G/L FC USD			0.77	116.58
10/27/16	UNREALIZED G/L FC USD		6.86		123.44
10/28/16	UNREALIZED G/L FC USD			0.04	123.40
11/03/16	UNREALIZED G/L FC USD		0.04		123.44
11/10/16	UNREALIZED G/L FC USD		3.24		126.68
11/17/16	UNREALIZED G/L FC USD			1.68	125.00
11/24/16	UNREALIZED G/L FC USD		2.12		127.12
11/29/16	UNREALIZED G/L FC USD			1.90	125.22
	Sub-total		136.18	150.95	-14.77
	GL A/C:1210 ACCRUED INTEREST - DOM. BOND				1,118.25
01/07/16	ACCRUED INCOME ST CAD		56.98		1,175.23
01/14/16	ACCRUED INCOME ST CAD		49.86		1,225.09
01/14/16	ACCRUED INCOME			7.12	1,217.97
01/21/16	ACCRUED INCOME ST CAD		49.86		1,267.83
01/28/16	ACCRUED INCOME ST CAD		21.37		1,289.20
04/14/16	accrued int adj			884.49	404.71
04/21/16	ACCRUED INCOME ST CAD		34.97		439.68
04/28/16	accrued int adj			434.67	5.01
04/28/16	ACCRUED INCOME ST CAD		14.99		20.00

05/05/16	ACCRUED INCOME ST CAD	35.01		55.01
05/12/16	ACCRUED INCOME ST CAD	35.00		90.01
05/19/16	ACCRUED INCOME ST CAD	35.01		125.02
05/26/16	ACCRUED INCOME ST CAD	35.00		160.02
05/30/16	ACCRUED INCOME ST CAD	20.01		180.03
06/02/16	ACCRUED INCOME ST CAD	15.00		195.03
06/09/16	ACCRUED INCOME ST CAD	35.01		230.04
06/16/16	ACCRUED INCOME ST CAD	35.00		265.04
06/23/16	ACCRUED INCOME ST CAD	35.01		300.05
06/29/16	ACCRUED INCOME ST CAD	30.00		330.05
06/30/16	ACCRUED INCOME ST CAD	5.00		335.05
07/07/16	ACCRUED INCOME ST CAD	35.01		370.06
07/14/16	ACCRUED INCOME ST CAD	35.00		405.06
07/21/16	ACCRUED INCOME ST CAD	35.01		440.07
07/28/16	ACCRUED INCOME ST CAD	15.00		455.07
08/25/16	ACCRUED INCOME ST CAD	35.03		490.10
08/25/16	GIC INT ADJ		440.05	50.05
08/30/16	ACCRUED INCOME ST CAD	25.03		75.08
09/01/16	ACCRUED INCOME ST CAD	10.01		85.09
09/08/16	ACCRUED INCOME ST CAD	35.03		120.12
09/15/16	ACCRUED INCOME ST CAD	35.04		155.16
09/22/16	ACCRUED INCOME ST CAD	35.04		190.20
09/29/16	ACCRUED INCOME ST CAD	35.03		225.23
10/06/16	ACCRUED INCOME ST CAD	35.04		260.27
10/13/16	ACCRUED INCOME ST CAD	35.03		295.30
10/20/16	ACCRUED INCOME ST CAD	35.04		330.34
10/27/16	ACCRUED INCOME ST CAD	15.01		345.35
11/03/16	ACCRUED INT BOND		320.31	25.04
11/03/16	ACCRUED INCOME ST CAD	30.05		55.09
11/10/16	ACCRUED INCOME ST CAD	35.06		90.15
11/17/16	ACCRUED INCOME ST CAD	35.06		125.21
11/24/16	ACCRUED INCOME ST CAD	35.06		160.27
11/29/16	ACCRUED INCOME ST CAD	25.04		185.31

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
	Sub-total		1,153.70	2,086.64	185.31
	GL A/C:1213 ACCRUED INTEREST - RES MORT			-932.94	158,696.76
01/07/16	Spectrum Mortgage		51,489.03		107,207.73
01/07/16	IA OP		3,015.99		104,191.74
01/07/16	ACCRUED INTEREST ADJ.	681.03			104,872.77

01/14/16	ACCRUED INTEREST ADJ.	681.03		105,553.80
01/14/16	Spectrum Mortgage	18,648.71		124,202.51
01/21/16	Spectrum Mortgage	17,365.29		141,567.80
01/21/16	ACCRUED INTEREST ADJ.	681.04		142,248.84
01/28/16	ACCRUED INTEREST ADJ.	681.03		142,929.87
01/28/16	Spectrum Mortgage	20,388.65		163,318.52
01/31/16	Spectrum Mortgage		9,963.26	153,355.26
02/04/16	Spectrum Mortgage		54,178.29	99,176.97
02/04/16	IA OP		3,015.99	96,160.98
02/04/16	ACCRUED INTEREST ADJ.	416.00		96,576.98
02/04/16	ACCRUED INTEREST ADJ.	291.86		96,868.84
02/11/16	Accrued Interest Adj.	728.00		97,596.84
02/11/16	Spectrum Mortgage	19,022.82		116,619.66
02/18/16	ACCRUED INTEREST ADJ.	728.00		117,347.66
02/18/16	Spectrum Mortgage	9,422.31		126,769.97
02/25/16	Accrued Interest Adj.	728.00		127,497.97
02/25/16	Spectrum Mortgage	23,159.42		150,657.39
02/29/16	Accrued Interest Adj.	416.00		151,073.39
02/29/16	Spectrum Mortgage		19,019.58	132,053.81
03/03/16	IA OP		3,015.99	129,037.82
03/03/16	Spectrum Mortgage		46,871.42	82,166.40
03/03/16	Accrued Interest Adj.	291.87		82,458.27
03/10/16	Spectrum Mortgage	21,896.75		104,355.02
03/10/16	Accrued Interest Adj.	681.03		105,036.05
03/17/16	Spectrum Mortgage	15,072.02		120,108.07
03/17/16	Accrued Interest Adjustment	681.04		120,789.11
03/23/16	Spectrum Mortgage	12,801.88		133,590.99
03/23/16	Accrued Interest Adjustment	681.03		134,272.02
03/30/16	Accrued Interest Adjustment	681.03		134,953.05
03/30/16	Spectrum Mortgage	19,205.56		154,158.61
03/31/16	IA OP		3,015.99	151,142.62
03/31/16	Spectrum Mortgage		33,757.31	117,385.31
03/31/16	Accrued Interest Adj.	100.53		117,485.84
04/07/16	Spectrum Mortgage		117,385.27	100.57
04/07/16	Accrued Interest Adjustment	603.20		703.77
04/14/16	Accrued Interest Adjustment	703.74		1,407.51
04/21/16	Accrued Interest Adjustment	703.73		2,111.24
04/28/16	Accrued Interest Adj	703.73		2,814.97
05/05/16	Accrued Interest Adjustment	1,284.01		4,098.98
05/05/16	IA OP		3,740.99	357.99
05/05/16	Accrued Interest Adj	128.46		486.45
05/12/16	ACCRUED INTEREST ADJ	681.03		1,167.48
05/19/16	Accrued Interest Adjustment	681.04		1,848.52

05/26/16	Accrued Interest Adjustment	681.03		2,529.55
05/30/16	Accrued Interest Adj	389.16		2,918.71
06/02/16	ACCRUED INTEREST ADJ	194.56		3,113.27
06/02/16	IA OP		3,015.99	97.28
06/02/16	Accrued Interest Adj	103.79		201.07
06/09/16	Accrued Interest Adj.	703.73		904.80
06/16/16	Accrued Interest Adj.	703.73		1,608.53
06/23/16	Accrued Interest Adjustment	703.74		2,312.27
06/29/16	Accrued Interest Adjustment	603.20		2,915.47
07/07/16	ACCRUED INTEREST ADJUSTMENT	201.04		3,116.51
07/07/16	ACCRUED INTEREST ADJUSTMENT	580.51		3,697.02
07/07/16	IA OP		3,015.99	681.03
07/14/16	ACCRUED INTEREST ADJ	681.03		1,362.06
07/21/16	ACCRUED INTEREST ADJ	681.04		2,043.10
07/28/16	ACCRUED INTEREST ADJ	681.03		2,724.13
08/04/16	ACCRUED INTEREST		2,432.27	291.86
08/04/16	IA OP		4,765.99	-4,474.13
08/04/16	ACCRUED INTEREST ADJ	4,765.99		291.86
08/04/16	ACCRUED INTEREST	97.30		389.16
08/11/16	ACCRUED INT	681.03		1,070.19
08/18/16	ACCRUED INT ADJ	681.04		1,751.23
08/25/16	ACCRUED INT ADJ	681.03		2,432.26
08/30/16	ACCRUED INTEREST ADJ	486.45		2,918.71
09/01/16	ACCRUED INTEREST ADJ	197.81		3,116.52
09/01/16	IA OP		3,015.99	100.53

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
09/08/16	ACCRUED INTEREST ADJ	703.74			804.27
09/15/16	ACCRUED INT ADJ	703.73			1,508.00
09/22/16	ACCRUED INT ADJ	703.73			2,211.73
09/29/16	ACCRUED INT ADJ	703.74			2,915.47
10/06/16	IA OP		3,015.99		-100.52
10/06/16	ACCRUED INT ADJ	684.26			583.74
10/13/16	ACCRUED INT ADJ	681.03			1,264.77
10/20/16	Accrued Int Adj	681.04			1,945.81
10/27/16	ACCRUED INTEREST CWMS ADJUSTMENT	681.03			2,626.84
10/28/16	ACCRUED INT ADJ	97.29			2,724.13
11/03/16	ACCRUED INT ADJ	843.46			3,567.59
11/03/16	IA OP		3,265.99		301.60
11/10/16	ACCRUED INTEREST ADJ	703.73			1,005.33

11/17/16	ACCREUD INTEREST ADJ.	703.74			1,709.07
11/24/16	ACCRUED INTEREST ADJ	703.73			2,412.80
11/29/16	SQUIRE	502.67			2,915.47
	Sub-total	215,216.03	370,997.32	-155,781.29	2,915.47
	GL A/C:1214 ACCRUED INTEREST - COMM MORT				681,155.81
01/07/16	Commercial mortgage	9,571.29			690,727.10
01/14/16	Commercial mortgage	7,685.92			698,413.02
01/21/16	Commercial mortgage	8,410.46			706,823.48
01/28/16	Commercial Mortgage- M		16,220.42		690,603.06
01/28/16	Commercial Mortgage	8,410.46			699,013.52
02/04/16	Commercial Mortgage Adj.		2,525.79		696,487.73
02/04/16	Commercial mortgage	5,279.19			701,766.92
02/04/16	ACCRUED INTEREST ADJ.	2,525.80			704,292.72
02/11/16	Commercial mortgage	21,519.64			725,812.36
02/18/16	Commercial mortgage	11,530.00			737,342.36
02/25/16	Commercial mortgage	13,477.68			750,820.04
02/29/16	Commercial mortgage	5,776.14			756,596.18
03/03/16	Commercial mortgage		8,979.74		747,616.44
03/10/16	Commercial mortgage	12,725.16			760,341.60
03/17/16	Commercial mortgage	14,734.85			775,076.45
03/23/16	Commercial mortgage	20,717.54			795,793.99
03/30/16	Commercial mortgage	410.92			796,204.91
03/31/16	Commercial mortgage	2,189.35			798,394.26
04/07/16	Commercial mortgage	9,797.15			808,191.41
04/07/16	Commercial mortgage		724.54		807,466.87
04/07/16	Commercial mortgage		35,354.85		772,112.02
04/14/16	Commercial mortgage	15,898.74			788,010.76
04/21/16	Commercial Mortgage	12,620.06			800,630.82
04/28/16	Commercial Mortgage Accrued Interes	13,603.67			814,234.49
05/05/16	Commercial Mortgage		16,819.56		797,414.93
05/05/16	Commercial Mortgage Accrued Interes	12,557.06			809,971.99
05/05/16	Commercial Mortgage Accrued Interes	16,819.56			826,791.55
05/12/16	Commercial Mortgage Accrued Interes	12,605.46			839,397.01
05/19/16	Commercial Mortgage Accrued Interes	13,948.83			853,345.84
05/26/16	Commercial Mortgage Accrued Interes	13,326.23			866,672.07
05/30/16	Commercial Mortgage Accrued Interes	8,161.14			874,833.21
06/02/16	Commercial Mortgage Accrued Interes	5,815.84			880,649.05
06/02/16	Commercial Mortgage		16,052.45		864,596.60
06/09/16	Commercial Mortgage Accrued Interes	13,570.29			878,166.89
06/16/16	Commercial Mortgage Accrued Interes	13,570.29			891,737.18
06/23/16	Commercial Mortgage Accrued Interes	13,570.29			905,307.47
06/29/16	Commercial Mortgage Accrued Interes	13,927.24			919,234.71
06/29/16	COMMERCIAL MORTGAGE		3,344.72		915,889.99

07/07/16	Commercial Mortgage Accrued Interes	10,147.91		926,037.90
07/07/16	COMMERCIAL MORTGAGE		62,909.83	863,128.07
07/07/16	COMMERCIAL MORTGAGE	2,983.61		866,111.68
07/14/16	Commercial Mortgage Accrued Interes	12,178.60		878,290.28
07/21/16	Commercial Mortgage Accrued Interes	12,178.59		890,468.87
07/28/16	Commercial Mortgage Accrued Interes	12,178.60		902,647.47
08/04/16	Commercial Mortgage Accrued Interes	12,272.05		914,919.52
08/04/16	COMMERCIAL MORTGAGES		15,966.15	898,953.37
08/11/16	Commercial Mortgage Accrued Interes	12,186.68		911,140.05
08/18/16	Commercial Mortgage Accrued Interes	12,186.68		923,326.73
08/25/16	Commercial Mortgage Accrued Interes	12,186.69		935,513.42
08/30/16	Commercial Mortgage Accrued Interes	8,704.77		944,218.19
09/01/16	Commercial Mortgage Accrued Interes	3,523.52		947,741.71
09/01/16	COMMERCIAL MORT ADJ		15,922.39	931,819.32
09/08/16	Commercial Mortgage Accrued Interes	12,332.33		944,151.65
09/15/16	Commercial Mortgage Accrued Interes	12,332.33		956,483.98
09/22/16	Commercial Mortgage Accrued Interes	12,332.32		968,816.30

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
09/29/16	Commercial Mortgage Accrued Interes	12,332.33			981,148.63
10/06/16	MORT ADJ		15,878.25		965,270.38
10/06/16	Commercial Mortgage Accrued Interes	12,022.19			977,292.57
10/06/16	INT PAYMENT ADJ	27,726.03			1,005,018.60
10/13/16	Commercial Mortgage Accrued Interes	12,022.20			1,017,040.80
10/20/16	Commercial Mortgage Accrued Interes	12,022.20			1,029,063.00
10/27/16	Commercial Mortgage Accrued Interes	12,022.20			1,041,085.20
10/28/16	Commercial Mortgage Accrued Interes	5,152.37			1,046,237.57
11/03/16	MORT ADJ		392,792.59		653,444.98
11/03/16	Commercial Mortgage Accrued Interest		13,242.70		640,202.28
11/10/16	Commercial Mortgage Accrued Interes	12,138.54			652,340.82
11/17/16	Commercial Mortgage Accrued Interes	12,147.74			664,488.56
11/24/16	Commercial Mortgage Accrued Interes	12,147.75			676,636.31
11/29/16	Commercial Mortgage Accrued Interes	8,676.96			685,313.27
	Sub-total	620,891.44	616,733.98	4,157.46	685,313.27
	GL A/C:1215 ACCRUED INTEREST - AAG				603,639.32
01/26/16	ACCRUED AMORTIZATION ADJ.		603,639.32		0.00
	Sub-total	0.00	603,639.32	-603,639.32	0.00
	GL A/C:1216 ACC AMORT - CLAIMS				-603,639.32
01/01/16	Amortization of claims		39.26		-603,678.58
01/01/16	Amortization of claims		40.91		-603,719.49

01/01/16	Amortization of claims	90.11	-603,809.60
01/01/16	Amortization of claims	19.26	-603,828.86
01/04/16	Amortization of claims	57.78	-603,886.64
01/04/16	Amortization of claims	117.79	-604,004.43
01/04/16	Amortization of claims	122.72	-604,127.15
01/04/16	Amortization of claims	270.33	-604,397.48
01/05/16	Amortization of claims	39.26	-604,436.74
01/05/16	Amortization of claims	40.91	-604,477.65
01/05/16	Amortization of claims	19.26	-604,496.91
01/05/16	Amortization of claims	90.11	-604,587.02
01/06/16	Amortization of claims	39.26	-604,626.28
01/06/16	Amortization of claims	19.26	-604,645.54
01/06/16	Amortization of claims	40.91	-604,686.45
01/06/16	Amortization of claims	90.11	-604,776.56
01/07/16	Amortization of claims	39.26	-604,815.82
01/07/16	Amortization of claims	90.11	-604,905.93
01/07/16	Amortization of claims	19.26	-604,925.19
01/07/16	Amortization of claims	40.91	-604,966.10
01/08/16	Amortization of claims	39.26	-605,005.36
01/08/16	Amortization of claims	90.11	-605,095.47
01/08/16	Amortization of claims	40.91	-605,136.38
01/08/16	Amortization of claims	19.26	-605,155.64
01/11/16	Amortization of claims	117.79	-605,273.43
01/11/16	Amortization of claims	122.72	-605,396.15
01/11/16	Amortization of claims	57.78	-605,453.93
01/11/16	Amortization of claims	270.33	-605,724.26
01/12/16	Amortization of claims	39.26	-605,763.52
01/12/16	Amortization of claims	40.91	-605,804.43
01/12/16	Amortization of claims	19.26	-605,823.69
01/12/16	Amortization of claims	90.11	-605,913.80
01/13/16	Amortization of claims	90.11	-606,003.91
01/13/16	Amortization of claims	19.26	-606,023.17
01/13/16	Amortization of claims	39.26	-606,062.43
01/13/16	Amortization of claims	40.91	-606,103.34
01/14/16	Amortization of claims	40.91	-606,144.25
01/14/16	Amortization of claims	39.26	-606,183.51
01/14/16	Amortization of claims	19.26	-606,202.77
01/14/16	Amortization of claims	90.11	-606,292.88
01/15/16	Amortization of claims	90.11	-606,382.99
01/15/16	Amortization of claims	19.26	-606,402.25
01/15/16	Amortization of claims	40.91	-606,443.16
01/15/16	Amortization of claims	39.26	-606,482.42
01/18/16	Amortization of claims	57.78	-606,540.20

01/18/16	Amortization of claims	122.72	-606,662.92
01/18/16	Amortization of claims	117.79	-606,780.71
01/18/16	Amortization of claims	270.33	-607,051.04
01/19/16	Amortization of claims	90.11	-607,141.15

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01/19/16	Amortization of claims		39.26		-607,180.41
01/19/16	Amortization of claims		40.91		-607,221.32
01/19/16	Amortization of claims		19.26		-607,240.58
01/20/16	Amortization of claims		90.11		-607,330.69
01/20/16	Amortization of claims		19.26		-607,349.95
01/20/16	Amortization of claims		40.91		-607,390.86
01/20/16	Amortization of claims		39.26		-607,430.12
01/21/16	Amortization of claims		39.26		-607,469.38
01/21/16	Amortization of claims		40.91		-607,510.29
01/21/16	Amortization of claims		19.26		-607,529.55
01/21/16	Amortization of claims		90.11		-607,619.66
01/26/16	ACCRUED AMORTIZATION ADJ.	607,619.66			0.00
	Sub-total	607,619.66	3,980.34	603,639.32	0.00
	GL A/C:1230 DISTRIBUTIONS RECEIVABLE (CA				0.02
01/28/16	Distribution Income AAG310	1,830.91			1,830.93
01/29/16	IA CAD CRY5 H/YLD MTG/S-A/N'FRAC		1,830.90		0.03
01/29/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC		17.26		-17.23
02/25/16	Distribution Income AAG310	1,677.87			1,660.64
02/25/16	Distribution Income Reclass	17.26			1,677.90
02/26/16	IA CAD CRY5 H/YLD MTG/S-A/N'FRAC		1,677.87		0.03
03/23/16	Distribution Income AAG310	2,128.37			2,128.40
03/24/16	IA CAD CRY5 H/YLD MTG/S-A/N'FRAC		2,128.37		0.03
03/24/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC		0.03		0.00
04/28/16	DISTRIBUTION RECEIVABLE AAG310				0.00
04/29/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC		0.02		-0.02
05/26/16	DISTRIBUTION RECEIVABLE AAG310	4.60			4.58
05/27/16	IA CAD CRY5 H/YLD MTG/S-A/N'FRAC		4.60		-0.02
05/27/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC		0.06		-0.08
06/30/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC		0.06		-0.14
06/30/16	IA CAD CRY5 H/YLD MTG/S-A/N'FRAC		4.49		-4.63
06/30/16	re-class distribution	4.63			0.00
07/28/16	DISTRIBUTION RECEIVABLE AAG310	3.38			3.38
07/29/16	IA CAD CRY5 H/YLD MTG/S-A/N'FRAC		3.38		0.00
07/29/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC		0.04		-0.04

08/26/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC	0.01	-0.05
09/30/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC	0.04	-0.09
10/28/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC	0.04	-0.13
	Sub-total	5,667.02	-0.13
	GL A/C:1242 PREPAID FEES		369,196.18
01/07/16	Spectrum Mortgage	5,814.45	363,381.73
01/14/16	Spectrum Mortgage	5,769.94	357,611.79
01/21/16	Spectrum Mortgage	5,861.75	351,750.04
01/28/16	Spectrum Mortgage	5,899.57	345,850.47
01/31/16	Spectrum Mortgage	2,532.17	343,318.30
02/04/16	Spectrum Mortgage	3,472.99	339,845.31
02/11/16	Spectrum Mortgage	5,929.31	333,916.00
02/18/16	Spectrum Mortgage	5,859.83	328,056.17
02/25/16	Spectrum Mortgage	5,756.17	322,300.00
02/29/16	Spectrum Mortgage	3,423.96	318,876.04
03/03/16	Spectrum Mortgage	2,546.40	316,329.64
03/10/16	Spectrum Mortgage	7,590.34	308,739.30
03/17/16	Spectrum Mortgage	5,992.93	302,746.37
03/23/16	Spectrum Mortgage	5,032.68	297,713.69
03/30/16	Spectrum Mortgage	5,738.52	291,975.17
03/31/16	Spectrum Mortgage	819.13	291,156.04
04/07/16	Spectrum Mortgage	641.38	290,514.66
04/14/16	Spectrum Mortgage	626.85	289,887.81
04/21/16	Spectrum Mortgage	2,701.32	287,186.49
04/28/16	Spectrum Mortgage	2,893.45	284,293.04
04/29/16	Spectrum Mortgage	1,860.99	282,432.05
05/05/16	Spectrum Mortgage	6,498.98	275,933.07
05/12/16	Spectrum Mortgage	2,224.37	273,708.70
05/19/16	Spectrum Mortgage	4,835.35	268,873.35
05/26/16	Spectrum Mortgage	1,825.42	267,047.93
05/30/16	Spectrum Mortgage	1,929.34	265,118.59
05/31/16	Spectrum Mortgage	866.71	264,251.88
06/02/16	Spectrum Mortgage	5,511.28	258,740.60
06/09/16	Spectrum Mortgage	2,511.31	256,229.29

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06/16/16	Spectrum Mortgage		3,223.62		253,005.67
06/23/16	Spectrum Mortgage		2,786.91		250,218.76
06/29/16	Spectrum Mortgage		2,002.24		248,216.52
06/30/16	Spectrum Mortgage		3,417.76		244,798.76

07/07/16	Spectrum Mortgage		11,524.07		233,274.69
07/14/16	Spectrum Mortgage		3,237.72		230,036.97
07/21/16	Spectrum Mortgage		3,034.05		227,002.92
07/28/16	Spectrum Mortgage		2,204.80		224,798.12
07/31/16	Spectrum Mortgage		2,408.64		222,389.48
08/04/16	Spectrum Mortgage		6,214.61		216,174.87
08/11/16	Spectrum Mortgage		1,530.78		214,644.09
08/18/16	Spectrum Mortgage		3,095.52		211,548.57
08/25/16	Spectrum Mortgage		1,785.59		209,762.98
08/30/16	Spectrum Mortgage		33,178.83		176,584.15
08/31/16	Spectrum Mortgage		674.68		175,909.47
09/01/16	Spectrum Mortgage		674.87		175,234.60
09/08/16	Spectrum Mortgage		4,594.64		170,639.96
09/15/16	Spectrum Mortgage		4,258.53		166,381.43
09/22/16	Spectrum Mortgage		3,856.13		162,525.30
09/29/16	Spectrum Mortgage		3,840.54		158,684.76
09/30/16	Spectrum Mortgage		547.39		158,137.37
10/06/16	Spectrum Mortgage		3,159.67		154,977.70
10/13/16	Spectrum Mortgage		3,635.97		151,341.73
10/20/16	Spectrum Mortgage		3,604.77		147,736.96
10/27/16	Spectrum Mortgage		3,513.37		144,223.59
10/31/16	Spectrum Mortgage		1,978.31		142,245.28
11/03/16	Spectrum Mortgage		1,488.56		140,756.72
11/10/16	Spectrum Mortgage		3,520.77		137,235.95
11/17/16	Spectrum Mortgage		3,541.71		133,694.24
11/24/16	Spectrum Mortgage		3,593.15		130,101.09
11/30/16	Spectrum Mortgage		2,924.19		127,176.90
	Sub-total	0.00	242,019.28	-242,019.28	127,176.90
	GL A/C:1260 SUBSCRIPTIONS RECEIVABLE - D				4,406,655.71
01/04/16	DC CAD		2,421.34		4,404,234.37
01/07/16	DC CAD		4,404,234.37		0.00
01/07/16	SUBSCRIPTION RECEIVABLE	595.00			595.00
01/11/16	DC CAD		595.00		0.00
01/14/16	SUBSCRIPTION RECEIVABLE	135,200.00			135,200.00
01/18/16	DC CAD		200.00		135,000.00
01/21/16	DC CAD		135,000.00		0.00
01/21/16	SUBSCRIPTION RECEIVABLE	72,282.60			72,282.60
01/28/16	DC CAD		72,282.60		0.00
01/28/16	SUBSCRIPTION RECEIVABLE	31,961.82			31,961.82
02/01/16	DC CAD		2,421.34		29,540.48
02/03/16	DC CAD		29,540.48		0.00
02/04/16	SUBSCRIPTION RECEIVABLE	85,821.08			85,821.08
02/08/16	DC CAD		200.00		85,621.08

02/11/16	DC CAD		85,621.08	0.00
02/11/16	SUBSCRIPTION RECEIVABLE	45,895.00		45,895.00
02/17/16	DC CAD		395.00	45,500.00
02/18/16	DC CAD		45,500.00	0.00
02/18/16	SUBSCRIPTION RECEIVABLE	3,657,500.00		3,657,500.00
02/18/16	SUBSCRIPTION REVERSAL		3,630,000.00	27,500.00
02/22/16	DC CAD		200.00	27,300.00
02/24/16	DC CAD		27,300.00	0.00
02/25/16	SUBSCRIPTION RECEIVABLE	3,720,809.52		3,720,809.52
02/29/16	DC CAD		1,884.52	3,718,925.00
02/29/16	SUBSCRIPTION REVERSAL		3,650,000.00	68,925.00
03/02/16	DC CAD		68,925.00	0.00
03/03/16	SUBSCRIPTION RECEIVABLE	99,700.00		99,700.00
03/07/16	DC CAD		200.00	99,500.00
03/09/16	DC CAD		99,500.00	0.00
03/10/16	SUBSCRIPTION RECEIVABLE	44,609.17		44,609.17
03/14/16	DC CAD		395.00	44,214.17
03/16/16	DC CAD		44,214.17	0.00
03/17/16	SUBSCRIPTION RECEIVABLE	29,505.00		29,505.00
03/21/16	DC CAD		200.00	29,305.00
03/23/16	DC CAD		29,305.00	0.00
03/23/16	SUBSCRIPTION RECEIVABLE	84,892.04		84,892.04
03/31/16	DC CAD		84,892.04	0.00
03/31/16	SUBSCRIPTION RECEIVABLE	2,024.52		2,024.52
04/04/16	DC CAD		2,024.52	0.00
04/07/16	SUBSCRIPTION REVERSAL		50.00	-50.00

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
04/07/16	SUBSCRIPTION RECEIVABLE		395.00		345.00
04/11/16	DC CAD			395.00	-50.00
04/14/16	WC CAD	50.00			0.00
04/14/16	SUBSCRIPTION RECEIVABLE	200.00			200.00
04/18/16	DC CAD			200.00	0.00
04/21/16	SUBSCRIPTION RECEIVABLE	148,244.00			148,244.00
04/27/16	DC CAD		148,244.00		0.00
04/28/16	SUBSCRIPTION RECEIVABLE	504,424.52			504,424.52
05/02/16	DC CAD		1,824.52		502,600.00
05/04/16	DC CAD		502,600.00		0.00
05/05/16	SUBSCRIPTION RECEIVABLE	200.00			200.00
05/09/16	DC CAD		200.00		0.00

05/12/16	SUBSCRIPTION RECEIVABLE	460,395.00		460,395.00
05/16/16	DC CAD		395.00	460,000.00
05/18/16	DC CAD		460,000.00	0.00
05/19/16	SUBSCRIPTION RECEIVABLE	77,259.77		77,259.77
05/24/16	DC CAD		200.00	77,059.77
05/26/16	DC CAD		77,059.77	0.00
05/26/16	SUBSCRIPTION RECEIVABLE	16,149.57		16,149.57
05/30/16	DC CAD		1,224.52	14,925.05
06/01/16	DC CAD		14,925.05	0.00
06/02/16	SUBSCRIPTION RECEIVABLE	114,964.00		114,964.00
06/06/16	DC CAD		200.00	114,764.00
06/08/16	DC CAD		114,764.00	0.00
06/09/16	SUBSCRIPTION RECEIVABLE	52,058.82		52,058.82
06/13/16	DC CAD		395.00	51,663.82
06/14/16	DC CAD		25,692.82	25,971.00
06/15/16	DC CAD		25,971.00	0.00
06/16/16	SUBSCRIPTION RECEIVABLE	400.00		400.00
06/20/16	DC CAD		400.00	0.00
06/23/16	SUBSCRIPTION RECEIVABLE	62,500.00		62,500.00
06/29/16	SUBSCRIPTION RECEIVABLE	1,224.52		63,724.52
06/29/16	DC CAD		62,500.00	1,224.52
07/04/16	DC CAD		1,224.52	0.00
07/07/16	SUBSCRIPTION RECEIVABLE	376,520.92		376,520.92
07/11/16	DC CAD		595.00	375,925.92
07/13/16	DC CAD		375,925.92	0.00
07/14/16	SUBSCRIPTION RECEIVABLE	231,404.66		231,404.66
07/18/16	DC CAD		400.00	231,004.66
07/20/16	DC CAD		231,004.66	0.00
07/21/16	SUBSCRIPTION RECEIVABLE	715,982.17		715,982.17
07/27/16	DC CAD		715,982.17	0.00
07/28/16	SUBSCRIPTION RECEIVABLE	576,268.49		576,268.49
08/02/16	DC CAD		1,224.52	575,043.97
08/04/16	DC CAD		575,043.97	0.00
08/04/16	SUBSCRIPTION RECEIVABLE	81,921.22		81,921.22
08/08/16	DC CAD		950.00	80,971.22
08/10/16	DC CAD		80,971.22	0.00
08/11/16	SUBSCRIPTION RECEIVABLE	77,395.00		77,395.00
08/15/16	DC CAD		395.00	77,000.00
08/17/16	DC CAD		77,000.00	0.00
08/18/16	SUBSCRIPTION RECEIVABLE	9,178.25		9,178.25
08/22/16	DC CAD		400.00	8,778.25
08/24/16	DC CAD		8,778.25	0.00
08/25/16	SUBSCRIPTION RECEIVABLE	155,251.15		155,251.15

08/29/16	DC CAD		900.00	154,351.15
08/29/16	DC CAD		24,851.15	129,500.00
08/31/16	DC CAD		129,500.00	0.00
09/01/16	SUBSCRIPTION RECEIVABLE	87,950.00		87,950.00
09/06/16	DC CAD		950.00	87,000.00
09/08/16	DC CAD		87,000.00	0.00
09/08/16	SUBSCRIPTION RECEIVABLE	245,495.00		245,495.00
09/12/16	DC CAD		495.00	245,000.00
09/14/16	DC CAD		245,000.00	0.00
09/15/16	SUBSCRIPTION RECEIVABLE	20,631.00		20,631.00
09/19/16	DC CAD		400.00	20,231.00
09/21/16	DC CAD		20,231.00	0.00
09/22/16	SUBSCRIPTION RECEIVABLE	150,000.00		150,000.00
09/28/16	DC CAD		150,000.00	0.00
09/29/16	SUBSCRIPTION RECEIVABLE	95,244.00		95,244.00
10/03/16	DC CAD		950.00	94,294.00
10/05/16	DC CAD		94,294.00	0.00
10/06/16	SUBSCRIPTION RECEIVABLE	22,091.46		22,091.46
10/11/16	DC CAD		950.00	21,141.46
10/13/16	SUBSCRIPTION RECEIVABLE	7,952,600.56		7,973,742.02
10/13/16	DC CAD		21,141.46	7,952,600.56
10/17/16	DC CAD		470.00	7,952,130.56
10/19/16	DC CAD		7,952,130.56	0.00

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
10/20/16	SUBSCRIPTION RECEIVABLE		400.00		400.00
10/24/16	DC CAD		400.00		0.00
10/28/16	SUBSCRIPTION RECEIVABLE	582,787.90			582,787.90
10/31/16	DC CAD		700.00		582,087.90
11/02/16	DC CAD		582,087.90		0.00
11/03/16	SUBSCRIPTION RECEIVABLE	750.00			750.00
11/07/16	DC CAD		750.00		0.00
11/10/16	SUBSCRIPTION RECEIVABLE	1,299,344.16			1,299,344.16
11/15/16	DC CAD		220.00		1,299,124.16
11/16/16	DC CAD		1,299,124.16		0.00
11/17/16	SUBSCRIPTION RECEIVABLE	617.55			617.55
11/22/16	DC CAD		200.00		417.55
11/23/16	DC CAD		417.55		0.00
11/24/16	SUBSCRIPTION RECEIVABLE	50,500.00			50,500.00
11/28/16	DC CAD		500.00		50,000.00

11/30/16	DC CAD		50,000.00		0.00
	Sub-total	22,181,594.44	26,588,250.15	-4,406,655.71	0.00
	GL A/C:1600 COST OF STN - DOMESTIC				519,951.72
01/25/16	M GIC 0.5% JAN 25 2016		519,951.72		0.00
01/25/16	B GIC 0.35% APR 25 2016	521,054.16			521,054.16
04/25/16	B GIC 0.35% 25JUL2016	521,508.83			1,042,562.99
04/25/16	M GIC 0.35% APR 25 2016		521,054.16		521,508.83
07/25/16	M GIC 0.35% 25JUL2016		521,508.83		0.00
08/16/16	B GIC 0.35 24OCT2016	521,963.90			521,963.90
10/24/16	B GIC 0.35 23JAN2017	522,309.25			1,044,273.15
10/24/16	M GIC 0.35 24OCT2016		521,963.90		522,309.25
	Sub-total	2,086,836.14	2,084,478.61	2,357.53	522,309.25
	GL A/C:1620 COST OF EQUITIES - DOMESTIC				395,961.28
01/05/16	S CRY5 H/YLD MTG/S-A/N'FRAC		0.07		395,961.21
01/29/16	B CRY5 H/YLD MTG/S-A/N'FRAC	722.50			396,683.71
01/29/16	S CRY5 WLTH MED/S-A /N'FRAC		2,466.92		394,216.79
01/29/16	B CRY5 WLTH MED/S-A /N'FRAC	17.26			394,234.05
01/29/16	B CRY5 WLTH MED/S-A /N'FRAC	4.54			394,238.59
01/29/16	B CRY5 WLTH MED/S-A /N'FRAC	4.09			394,242.68
01/29/16	B CRY5 H/YLD MTG/S-A/N'FRAC				394,242.68
01/29/16	B CRY5 H/YLD MTG/S-A/N'FRAC	1,830.90			396,073.58
02/04/16	B CRY5 WLTH MED/S-A /N'FRAC				396,073.58
02/26/16	B CRY5 H/YLD MTG/S-A/N'FRAC	1,677.87			397,751.45
02/26/16	B CRY5 H/YLD MTG/S-A/N'FRAC	702.11			398,453.56
02/26/16	S CRY5 H/YLD MTG/S-A/N'FRAC		0.01		398,453.55
02/26/16	B CRY5 WLTH MED/S-A /N'FRAC	0.01			398,453.56
03/03/16	S CRY5 WLTH MED/S-A /N'FRAC		0.02		398,453.54
03/24/16	B CRY5 H/YLD MTG/S-A/N'FRAC	681.63			399,135.17
03/24/16	B CRY5 WLTH MED/S-A /N'FRAC	0.03			399,135.20
03/24/16	B CRY5 WLTH MED/S-A /N'FRAC	0.01			399,135.21
03/24/16	B CRY5 H/YLD MTG/S-A/N'FRAC	2,128.37			401,263.58
04/05/16	S CRY5 H/YLD MTG/S-A/N'FRAC		0.10		401,263.48
04/07/16	B DUNDEE INV SVG ACCT F-NL	250,015.00			651,278.48
04/22/16	S CRY5 H/YLD MTG/S-A/N'FRAC		401,259.42		250,019.06
04/22/16	S CRY5 H/YLD MTG/S-A/N'FRAC		0.48		250,018.58
04/26/16	B CRY5 H/YLD MTG/S-A/N'FRAC	0.08			250,018.66
04/28/16	S CRY5 H/YLD MTG/S-A/N'FRAC				250,018.66
04/29/16	B DUNDEE INV SVG ACCT F-NL	150.27			250,168.93
04/29/16	B CRY5 WLTH MED/S-A /N'FRAC	0.02			250,168.95
04/29/16	B CRY5 WLTH MED/S-A /N'FRAC	0.01			250,168.96
05/03/16	B DUNDEE INV SVG ACCT F-NL				250,168.96
05/06/16	B CRY5 H/YLD MTG/S-A/N'FRAC	647.38			250,816.34
05/27/16	B CRY5 WLTH MED/S-A /N'FRAC	0.06			250,816.40

05/27/16	B DUNDEE INV SVG ACCT F-NL	191.37		251,007.77
05/27/16	B CRY5 H/YLD MTG/S-A/N'FRAC	1.05		251,008.82
05/27/16	B CRY5 H/YLD MTG/S-A/N'FRAC	4.60		251,013.42
05/27/16	B CRY5 WLTH MED/S-A /N'FRAC	0.01		251,013.43
06/01/16	S DUNDEE INV SVG ACCT F-NL		0.07	251,013.36
06/24/16	B DUNDEE INV SVG ACCT F-NL	191.52		251,204.88
06/28/16	B DUNDEE INV SVG ACCT F-NL			251,204.88
06/30/16	B CRY5 H/YLD MTG/S-A/N'FRAC	4.49		251,209.37
06/30/16	B CRY5 WLTH MED/S-A /N'FRAC	0.01		251,209.38
06/30/16	B CRY5 WLTH MED/S-A /N'FRAC	0.06		251,209.44

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06/30/16	B CRY5 H/YLD MTG/S-A/N'FRAC		1.28		251,210.72
07/06/16	B CRY5 H/YLD MTG/S-A/N'FRAC				251,210.72
07/06/16	B CRY5 WLTH MED/S-A /N'FRAC				251,210.72
07/07/16	B DUNDEE INV SVG ACCT F-NL	50,015.00			301,225.72
07/08/16	B DUNDEE INV SVG ACCT F-NL	133,715.00			434,940.72
07/29/16	B DUNDEE INV SVG ACCT F-NL	346.35			435,287.07
07/29/16	B CRY5 WLTH MED/S-A /N'FRAC	0.01			435,287.08
07/29/16	B CRY5 H/YLD MTG/S-A/N'FRAC	3.38			435,290.46
07/29/16	B CRY5 WLTH MED/S-A /N'FRAC	0.04			435,290.50
07/29/16	B CRY5 H/YLD MTG/S-A/N'FRAC	1.10			435,291.60
07/29/16	B DUNDEE INV SVG ACCT F-NL	200,015.00			635,306.60
08/03/16	S CRY5 WLTH MED/S-A /N'FRAC			0.01	635,306.59
08/03/16	S DUNDEE INV SVG ACCT F-NL			0.05	635,306.54
08/05/16	S CRY5 H/YLD MTG/S-A/N'FRAC			0.44	635,306.10
08/05/16	S CRY5 H/YLD MTG/S-A/N'FRAC			663.28	634,642.82
08/10/16	B CRY5 H/YLD MTG/S-A/N'FRAC	0.44			634,643.26
08/15/16	S DUNDEE INV SVG ACCT F-NL		134,592.70		500,050.56
08/24/16	B DUNDEE INV SVG ACCT F-NL	220,015.00			720,065.56
08/26/16	B CRY5 WLTH MED/S-A /N'FRAC	0.01			720,065.57
08/26/16	B DUNDEE INV SVG ACCT F-NL	457.04			720,522.61
08/30/16	B DUNDEE INV SVG ACCT F-NL				720,522.61
08/31/16	B DUNDEE INV SVG ACCT F-NL	120,015.00			840,537.61
09/08/16	B DUNDEE INV SVG ACCT F-NL	193,015.00			1,033,552.61
09/12/16	B DUNDEE INV SVG ACCT F-NL	395.07			1,033,947.68
09/12/16	S DUNDEE INV SVG ACCT F-NL		1,033,943.75		3.93
09/14/16	S DUNDEE INV SVG ACCT F-NL			0.05	3.88
09/30/16	B CRY5 WLTH MED/S-A /N'FRAC	0.04			3.92
10/03/16	B DUNDEE INV SVG ACCT F-NL	505,015.00			505,018.92

10/19/16	S DUNDEE INV SVG ACCT F-NL		505,235.76		-216.84
10/19/16	B DUNDEE INV SVG ACCT F-NL	220.76			3.92
10/28/16	B CRYL WLTH MED/S-A /N'FRAC	0.04			3.96
	Sub-total	1,682,205.81	2,078,163.13	-395,957.32	3.96
	GL A/C:1651 COST OF MORTGAGES - COMMERCIAL				4,675,066.20
01/28/16	Commercial Mortgage- M		4,518.34		4,670,547.86
02/04/16	Commercial mortgage	1,262.90			4,671,810.76
02/04/16	ACCRUED INTEREST ADJ.		2,525.80		4,669,284.96
02/25/16	Commercial mortgage	806,896.00			5,476,180.96
03/03/16	Commercial mortgage		4,559.76		5,471,621.20
03/10/16	Commercial mortgage	650,000.00			6,121,621.20
03/23/16	Commercial mortgage	350,000.00			6,471,621.20
03/30/16	Commercial mortgage		4,601.56		6,467,019.64
04/07/16	Commercial mortgage	349,103.96			6,816,123.60
04/14/16	COMMERCIAL MORTGAGE PRINCIPLE		1,000,000.00		5,816,123.60
05/05/16	Commercial Mortgage Principal		4,643.73		5,811,479.87
06/02/16	Commercial Mortgage		4,686.31		5,806,793.56
06/29/16	COMMERCIAL MORTGAGE		87,636.48		5,719,157.08
07/07/16	COMMERCIAL MORTGAGE		4,729.26		5,714,427.82
07/14/16	COMMERCIAL MORTGAGE		450,000.00		5,264,427.82
07/21/16	Commercial Mortgage Principal				5,264,427.82
08/04/16	COMMERCIAL MORTGAGES		4,772.61		5,259,655.21
08/04/16	Commercial Mortgage Principal				5,259,655.21
08/11/16	Commercial Mortgage Principal				5,259,655.21
08/18/16	Commercial Mortgage Principal				5,259,655.21
08/25/16	Commercial Mortgage Principal				5,259,655.21
08/30/16	Commercial Mortgage Principal				5,259,655.21
09/01/16	COMMERCIAL MORT ADJ		4,816.37		5,254,838.84
09/01/16	Commercial Mortgage Principal				5,254,838.84
09/08/16	Commercial Mortgage Principal				5,254,838.84
09/15/16	Commercial Mortgage Principal				5,254,838.84
09/22/16	Commercial Mortgage Principal				5,254,838.84
09/29/16	Commercial Mortgage Principal				5,254,838.84
10/06/16	MORT ADJ		4,860.51		5,249,978.33
11/03/16	MORT ADJ	245,094.93			5,495,073.26
11/03/16	Commercial Mortgage Principal				5,495,073.26
11/10/16	Commercial Mortgage Principal				5,495,073.26
11/17/16	Commercial Mortgage Principal				5,495,073.26
11/24/16	Commercial Mortgage Principal				5,495,073.26
11/29/16	Commercial Mortgage Principal				5,495,073.26
	Sub-total	2,402,357.79	1,582,350.73	820,007.06	5,495,073.26

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
	GL A/C:1652 COST OF MORTGAGES - RES MORT				34,767,958.71
01/07/16	Spectrum Mortgage		233,479.89		34,534,478.82
01/14/16	Spectrum Mortgage		373,621.11		34,160,857.71
01/21/16	Spectrum Mortgage	886,835.72			35,047,693.43
01/28/16	Spectrum Mortgage		106,493.27		34,941,200.16
01/31/16	Spectrum Mortgage	17,057.15			34,958,257.31
02/04/16	Spectrum Mortgage	102,927.47			35,061,184.78
02/11/16	Spectrum Mortgage		909.46		35,060,275.32
02/18/16	Spectrum Mortgage		1,529,509.73		33,530,765.59
02/25/16	Spectrum Mortgage	1,609,902.75			35,140,668.34
02/29/16	Spectrum Mortgage		21,883.25		35,118,785.09
03/03/16	Spectrum Mortgage		108,113.51		35,010,671.58
03/10/16	Spectrum Mortgage		464,703.86		34,545,967.72
03/17/16	Spectrum Mortgage	302,794.00			34,848,761.72
03/23/16	Spectrum Mortgage		583,932.91		34,264,828.81
03/30/16	Spectrum Mortgage		232,617.06		34,032,211.75
03/31/16	Spectrum Mortgage		151,994.43		33,880,217.32
04/07/16	Spectrum Mortgage		748,536.73		33,131,680.59
04/14/16	Spectrum Mortgage		339,801.32		32,791,879.27
04/21/16	Spectrum Mortgage		183,962.65		32,607,916.62
04/28/16	Spectrum Mortgage	891,937.07			33,499,853.69
04/29/16	Spectrum Mortgage		56,804.27		33,443,049.42
05/05/16	Spectrum Mortgage		182,997.61		33,260,051.81
05/12/16	Spectrum Mortgage		259,256.91		33,000,794.90
05/19/16	Spectrum Mortgage		1,984,599.64		31,016,195.26
05/26/16	Spectrum Mortgage	106,367.53			31,122,562.79
05/30/16	Spectrum Mortgage	29,681.68			31,152,244.47
05/31/16	Spectrum Mortgage		4,952.28		31,147,292.19
06/02/16	Spectrum Mortgage		181,129.84		30,966,162.35
06/09/16	Spectrum Mortgage		452,464.51		30,513,697.84
06/16/16	Spectrum Mortgage		134,643.51		30,379,054.33
06/23/16	Spectrum Mortgage		47,429.37		30,331,624.96
06/29/16	Spectrum Mortgage		261,664.36		30,069,960.60
06/30/16	Spectrum Mortgage		438,743.48		29,631,217.12
07/07/16	Spectrum Mortgage		211,039.30		29,420,177.82
07/14/16	Spectrum Mortgage		246,668.15		29,173,509.67
07/21/16	Spectrum Mortgage		33,199.02		29,140,310.65
07/28/16	Spectrum Mortgage		581,881.86		28,558,428.79
07/31/16	Spectrum Mortgage		653,828.93		27,904,599.86
08/04/16	Spectrum Mortgage		261,688.21		27,642,911.65

08/11/16	Spectrum Mortgage		396,633.91		27,246,277.74
08/18/16	Spectrum Mortgage	173,458.48			27,419,736.22
08/25/16	Spectrum Mortgage		231,671.67		27,188,064.55
08/30/16	Spectrum Mortgage	9,985.71			27,198,050.26
08/31/16	Spectrum Mortgage		84.04		27,197,966.22
09/01/16	Spectrum Mortgage		456,477.20		26,741,489.02
09/08/16	Spectrum Mortgage		1,132,202.90		25,609,286.12
09/15/16	Spectrum Mortgage		3,034,108.86		22,575,177.26
09/22/16	Spectrum Mortgage		27,418.35		22,547,758.91
09/29/16	Spectrum Mortgage		102,097.95		22,445,660.96
09/30/16	Spectrum Mortgage		704,480.97		21,741,179.99
10/06/16	Spectrum Mortgage		335,223.41		21,405,956.58
10/13/16	Spectrum Mortgage		190,494.23		21,215,462.35
10/20/16	Spectrum Mortgage		444,186.96		20,771,275.39
10/27/16	Spectrum Mortgage		156,926.12		20,614,349.27
10/31/16	Spectrum Mortgage		243,614.95		20,370,734.32
11/03/16	Spectrum Mortgage		58,759.95		20,311,974.37
11/10/16	Spectrum Mortgage	380,384.34			20,692,358.71
11/17/16	Spectrum Mortgage		33,118.24		20,659,240.47
11/24/16	Spectrum Mortgage		639,804.09		20,019,436.38
11/30/16	Spectrum Mortgage		207,567.76		19,811,868.62
	Sub-total	4,511,331.90	19,467,421.99	-14,956,090.09	19,811,868.62
	GL A/C:1698 COMMISSIONS IN HOLDINGS				-12.04
01/04/16	INVESTMENT TRANSACTION COSTS	12.04			0.00
06/30/16	INVESTMENT TRANSACTION COSTS		15.00		-15.00
07/01/16	REVERSE INVESTMENT TRANSACTION COST	15.00			0.00
	Sub-total	27.04	15.00	12.04	0.00

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REQUESTED BY: APHILIP

ACCOUNT: Crystal Wealth Mortgage

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
	GL A/C:1700 INTRA FUND LOANS RECEIVABLE				5,761,000.00
01/07/16	INVESTMENT TRANSACTION COSTS		1,701,000.00		4,060,000.00
01/07/16	Inter Fund Loan Tracking	5,901,000.00			9,961,000.00
01/14/16	Inter Fund Loan Tracking	310,000.00			10,271,000.00
01/21/16	Inter Fund Loan Tracking	45,000.00			10,316,000.00
01/27/16	Inter Fund Loan Tracking		100,000.00		10,216,000.00
02/04/16	Inter Fund Loan Tracking		10,000.00		10,206,000.00
02/04/16	Inter Fund Loan Tracking		45,000.00		10,161,000.00
02/25/16	Inter Fund Loan Tracking		50,000.00		10,111,000.00
02/29/16	Inter Fund Loan Tracking		60,000.00		10,051,000.00
03/03/16	Inter Fund Loan Tracking		100,000.00		9,951,000.00

03/10/16	Inter Fund Loan Tracking		805,000.00		9,146,000.00
03/10/16	Inter Fund Loan Tracking		185,000.00		8,961,000.00
03/11/16	Inter Fund Loan Tracking		90,000.00		8,871,000.00
03/11/16	Inter Fund Loan Tracking		40,000.00		8,831,000.00
03/17/16	Spectrum Mortgage		100,000.00		8,731,000.00
03/17/16	Interfund Loan Adj.		60,000.00		8,671,000.00
03/17/16	Interfund Loan Adj.		5,000.00		8,666,000.00
03/31/16	Inter Fund Loan Tracking		105,000.00		8,561,000.00
04/07/16	Inter Fund Loan Tracking		555,000.00		8,006,000.00
04/14/16	Inter Fund Loan Tracking		45,000.00		7,961,000.00
04/21/16	Inter Fund Loan Tracking		256,800.00		7,704,200.00
04/28/16	Inter Fund Loan Tracking		303,200.00		7,401,000.00
05/05/16	Inter Fund Loan Tracking		12,000.00		7,389,000.00
05/19/16	Inter Fund Loan Tracking		1,000,000.00		6,389,000.00
06/02/16	Inter Fund Loan Tracking		1,150,000.00		5,239,000.00
06/16/16	Inter Fund Loan Tracking		350,000.00		4,889,000.00
07/14/16	INTRA FUND LOANS RECEIVABLE		1,000,000.00		3,889,000.00
07/28/16	INTERFUND LOAN		1,225,000.00		2,664,000.00
08/04/16	INTRA FUND LOANS		1,285,000.00		1,379,000.00
09/22/16	INTRA FUND LOANS RECEIVABLE		200,000.00		1,179,000.00
10/27/16	INTRA FUND LOANS RECEIVABLE		140,000.00		1,039,000.00
11/03/16	INTRA FUND LOANS RECEIVABLE	25,000.00			1,064,000.00
11/10/16	INTRA FUND LOANS RECEIVABLE		50,000.00		1,014,000.00
11/24/16	INTRA FUND LOANS RECEIVABLE		125,000.00		889,000.00
	Sub-total	6,281,000.00	11,153,000.00	-4,872,000.00	889,000.00
	GL A/C:1710 INT REC ON INTRA FUND LOANS				6,172.60
01/07/16	Inter Fund Loan Tracking	1,426.27			7,598.87
01/07/16	Inter Fund Loan Tracking	2,661.67			10,260.54
01/14/16	Inter Fund Loan Tracking	5,641.94			15,902.48
01/14/16	Inter Fund Loan Tracking	188.54			16,091.02
01/14/16	Inter Fund Loan Tracking	1,426.27			17,517.29
01/21/16	Inter Fund Loan Tracking	5,669.31			23,186.60
01/21/16	Inter Fund Loan Tracking	319.32			23,505.92
01/21/16	Inter Fund Loan Tracking	1,426.27			24,932.19
01/27/16	Inter Fund Loan Tracking	5,673.87			30,606.06
01/27/16	Inter Fund Loan Tracking	219.97			30,826.03
01/27/16	Inter Fund Loan Tracking	1,426.27			32,252.30
01/28/16	INTERFUND LOAN ADJ.		99.34		32,152.96
02/04/16	Inter Fund Loan Tracking	121.64			32,274.60
02/04/16	Inter Fund Loan Tracking	5,667.79			37,942.39
02/04/16	Inter Fund Loan Tracking	1,426.27			39,368.66
02/11/16	Inter Fund Loan Tracking	5,666.78			45,035.44
02/11/16	Inter Fund Loan Tracking	117.08			45,152.52

02/11/16	Inter Fund Loan Tracking	1,426.27		46,578.79
02/18/16	Inter Fund Loan Tracking	1,426.27		48,005.06
02/18/16	Inter Fund Loan Tracking	117.08		48,122.14
02/18/16	Inter Fund Loan Tracking	5,666.78		53,788.92
02/25/16	Inter Fund Loan Tracking	117.08		53,906.00
02/25/16	Inter Fund Loan Tracking	1,426.27		55,332.27
02/25/16	Inter Fund Loan Tracking		45,000.00	10,332.27
02/25/16	Inter Fund Loan Tracking	5,660.70		15,992.97
02/29/16	Inter Fund Loan Tracking	66.90		16,059.87
02/29/16	Inter Fund Loan Tracking	3,199.64		19,259.51
02/29/16	Inter Fund Loan Tracking	815.01		20,074.52
03/03/16	Inter Fund Loan Tracking	611.26		20,685.78
03/03/16	Inter Fund Loan Tracking	50.18		20,735.96
03/03/16	Inter Fund Loan Tracking		10,730.00	10,005.96
03/03/16	Inter Fund Loan Tracking	2,385.03		12,390.99
03/10/16	Inter Fund Loan Tracking	1,337.07		13,728.06
03/10/16	Inter Fund Loan Tracking	5,458.46		19,186.52
03/10/16	Inter Fund Loan Tracking		2,000.00	17,186.52
03/10/16	Inter Fund Loan Tracking	117.08		17,303.60

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
03/10/16	Inter Fund Loan Tracking		7,225.00		10,078.60
03/11/16	Inter Fund Loan Tracking	839.85			10,918.45
03/11/16	Inter Fund Loan Tracking		1,353.79		9,564.66
03/11/16	Inter Fund Loan Tracking	18.26			9,582.92
03/11/16	Inter Fund Loan Tracking	5,386.49			14,969.41
03/23/16	Commercial Mortgage Adj.	8,087.67			23,057.08
03/23/16	Commercial mortgage		8,087.67		14,969.41
03/23/16	Inter Fund Loan Tracking	678.16			15,647.57
03/23/16	Inter Fund Loan Tracking	4,592.66			20,240.23
03/30/16	Inter Fund Loan Tracking	791.19			21,031.42
03/30/16	Inter Fund Loan Tracking	5,358.11			26,389.53
03/31/16	Inter Fund Loan Tracking		20,000.00		6,389.53
03/31/16	Inter Fund Loan Tracking	113.03			6,502.56
03/31/16	Inter Fund Loan Tracking	765.44			7,268.00
04/07/16	Inter Fund Loan Tracking	453.67			7,721.67
04/07/16	Inter Fund Loan Tracking		4,000.00		3,721.67
04/07/16	Inter Fund Loan Tracking	5,283.60			9,005.27
04/14/16	Inter Fund Loan Tracking	397.37			9,402.64
04/14/16	Inter Fund Loan Tracking		1,240.00		8,162.64

04/14/16	Inter Fund Loan Tracking	5,256.24		13,418.88
04/21/16	Inter Fund Loan Tracking	371.34		13,790.22
04/21/16	Inter Fund Loan Tracking	5,251.67		19,041.89
04/28/16	Inter Fund Loan Tracking	6,001.90		25,043.79
04/28/16	Inter Fund Loan Tracking	153.67		25,197.46
04/28/16	Inter Fund Loan Tracking		1,517.12	23,680.34
05/05/16	Inter Fund Loan Tracking	5,243.15		28,923.49
05/12/16	Inter Fund Loan Tracking	5,243.16		34,166.65
05/19/16	Inter Fund Loan Tracking	5,040.41		39,207.06
05/26/16	Inter Fund Loan Tracking	4,533.56		43,740.62
05/30/16	Inter Fund Loan Tracking	2,590.61		46,331.23
06/02/16	Inter Fund Loan Tracking	1,750.36		48,081.59
06/02/16	Inter Fund Loan Tracking		45,000.00	3,081.59
06/09/16	Inter Fund Loan Tracking	3,717.54		6,799.13
06/16/16	Inter Fund Loan Tracking	3,499.59		10,298.72
06/23/16	INT REC ON INTRA FUND LOANS	3,469.18		13,767.90
06/29/16	INT REC ON INTRA FUND LOANS	2,973.58		16,741.48
07/07/16	INT REC ON INTRA FUND LOANS	3,964.78		20,706.26
07/14/16	INT REC ON INTRA FUND LOANS	3,266.44		23,972.70
07/21/16	INT REC ON INTRA FUND LOANS	2,759.59		26,732.29
07/28/16	INT REC ON INTRA FUND LOANS	2,511.24		29,243.53
07/28/16	INTERFUND LOAN		25,000.00	4,243.53
08/04/16	INT REC ON INTRA FUND LOANS	1,760.08		6,003.61
08/04/16	INTRA FUND LOANS		3,900.00	2,103.61
08/11/16	INT REC ON INTRA FUND LOANS	978.53		3,082.14
08/18/16	INT REC ON INTRA FUND LOANS	978.52		4,060.66
08/25/16	INT REC ON INTRA FUND LOANS	978.52		5,039.18
08/30/16	INT REC ON INTRA FUND LOANS	698.95		5,738.13
09/01/16	INT REC ON INTRA FUND LOANS	279.58		6,017.71
09/08/16	INT REC ON INTRA FUND LOANS	978.52		6,996.23
09/15/16	INT REC ON INTRA FUND LOANS	978.52		7,974.75
09/22/16	INT REC ON INTRA FUND LOANS	897.43		8,872.18
09/29/16	INT REC ON INTRA FUND LOANS	836.61		9,708.79
10/06/16	INT REC ON INTRA FUND LOANS	836.61		10,545.40
10/13/16	INT REC ON INTRA FUND LOANS	836.60		11,382.00
10/20/16	INT REC ON INTRA FUND LOANS	836.60		12,218.60
10/27/16	INT REC ON INTRA FUND LOANS		9,191.77	3,026.83
10/28/16	INT REC ON INTRA FUND LOANS	315.97		3,342.80
11/03/16	INT REC ON INTRA FUND LOANS	423.82		3,766.62
11/10/16	INT REC ON INTRA FUND LOANS	749.94		4,516.56
11/17/16	INT REC ON INTRA FUND LOANS	719.52		5,236.08
11/24/16	INT REC ON INTRA FUND LOANS	694.18		5,930.26
11/29/16	INT REC ON INTRA FUND LOANS	450.59		6,380.85

	Sub-total	184,552.94	184,344.69	208.25	6,380.85
	GL A/C:1900 MARK TO MARKET				-620.75
01/07/16	UNREALIZED G/L UR	2.87			-617.88
01/07/16	UNREALIZED G/L UR	435.42			-182.46
01/14/16	UNREALIZED G/L UR	508.77			326.31
01/21/16	UNREALIZED G/L UR	505.82			832.13
01/28/16	UNREALIZED G/L UR		1,310.05		-477.92
02/04/16	UNREALIZED G/L UR	473.55			-4.37
02/04/16	UNREALIZED G/L UR		0.01		-4.38
02/11/16	UNREALIZED G/L UR	108.19			103.81
02/18/16	UNREALIZED G/L UR	564.19			668.00

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02/25/16	UNREALIZED G/L UR			1,174.18	-506.18
02/29/16	UNREALIZED G/L UR	294.93			-211.25
03/03/16	UNREALIZED G/L UR	209.91			-1.34
03/10/16	UNREALIZED G/L UR	723.70			722.36
03/17/16	UNREALIZED G/L UR	440.49			1,162.85
03/23/16	UNREALIZED G/L UR		1,651.93		-489.08
03/30/16	UNREALIZED G/L UR	532.78			43.70
03/31/16	UNREALIZED G/L UR	16.41			60.11
04/07/16	UNREALIZED G/L UR	752.01			812.12
04/07/16	UNREALIZED G/L UR	310.01			1,122.13
04/14/16	UNREALIZED G/L UR	618.60			1,740.73
04/21/16	UNREALIZED G/L UR	378.80			2,119.53
04/28/16	UNREALIZED G/L UR			0.01	2,119.52
04/28/16	UNREALIZED G/L UR		2,134.51		-14.99
05/05/16	UNREALIZED G/L UR	0.01			-14.98
05/05/16	UNREALIZED G/L UR	0.07			-14.91
05/12/16	UNREALIZED G/L UR	2.18			-12.73
05/19/16	UNREALIZED G/L UR	0.69			-12.04
05/26/16	UNREALIZED G/L UR		3.69		-15.73
05/30/16	UNREALIZED G/L UR		0.05		-15.78
06/02/16	UNREALIZED G/L UR	0.83			-14.95
06/09/16	UNREALIZED G/L UR	0.51			-14.44
06/16/16	UNREALIZED G/L UR	0.91			-13.53
06/23/16	UNREALIZED G/L UR	0.77			-12.76
06/29/16	UNREALIZED G/L UR	0.75			-12.01
06/30/16	UNREALIZED G/L UR		3.54		-15.55
07/07/16	UNREALIZED G/L UR	0.02			-15.53

07/14/16	UNREALIZED G/L UR		28.24	-43.77
07/21/16	UNREALIZED G/L UR	0.99		-42.78
07/28/16	UNREALIZED G/L UR		2.31	-45.09
08/04/16	UNREALIZED G/L UR		15.13	-60.22
08/11/16	UNREALIZED G/L UR	0.34		-59.88
08/18/16	UNREALIZED G/L UR	12.72		-47.16
08/30/16	UNREALIZED G/L UR		14.94	-62.10
09/08/16	UNREALIZED G/L UR		15.00	-77.10
09/15/16	UNREALIZED G/L UR	77.14		0.04
09/22/16	UNREALIZED G/L UR	0.01		0.05
10/06/16	UNREALIZED G/L UR		15.03	-14.98
10/13/16	UNREALIZED G/L UR	0.01		-14.97
10/20/16	UNREALIZED G/L UR	15.01		0.04
10/27/16	UNREALIZED G/L UR	0.01		0.05
10/28/16	UNREALIZED G/L UR		0.03	0.02
11/17/16	UNREALIZED G/L UR	0.02		0.04
11/29/16	UNREALIZED G/L UR		0.02	0.02
	Sub-total	6,989.44	6,368.67	620.77
	GL A/C:1915 COMMISSION ADJUSTMENT			12.04
01/04/16	INVESTMENT TRANSACTION COSTS		12.04	0.00
06/30/16	INVESTMENT TRANSACTION COSTS	15.00		15.00
07/01/16	REVERSE INVESTMENT TRANSACTION COSTS		15.00	0.00
	Sub-total	15.00	27.04	-12.04
	GL A/C:2260 REDEMPTIONS PAYABLE - DOMEST			-40,654.01
01/07/16	REDEMPTION PAYABLE		346,069.75	-386,723.76
01/07/16	WC CAD	52.50		-386,671.26
01/11/16	WC CAD	10,466.80		-376,204.46
01/13/16	WC CAD	335,602.95		-40,601.51
01/14/16	WC CAD	40,601.51		0.00
01/14/16	REDEMPTION PAYABLE		131,828.00	-131,828.00
01/18/16	WC CAD	14,122.90		-117,705.10
01/20/16	WC CAD	100,000.00		-17,705.10
01/21/16	REDEMPTION PAYABLE		228,290.39	-245,995.49
01/21/16	WC CAD	17,705.10		-228,290.39
01/25/16	WC CAD	100,000.00		-128,290.39
01/28/16	REDEMPTION PAYABLE		381,114.87	-509,405.26
01/28/16	WC CAD	128,290.39		-381,114.87
02/01/16	WC CAD	87,036.77		-294,078.10
02/03/16	WC CAD	294,078.10		0.00
02/04/16	REDEMPTION PAYABLE		103,397.08	-103,397.08
02/04/16	REDEMPTION REVERSAL	2,186.17		-101,210.91

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
02/09/16	WC CAD		111.91		-101,099.00
02/11/16	WC CAD		101,099.00		0.00
02/11/16	REDEMPTION PAYABLE			61,042.07	-61,042.07
02/17/16	WC CAD		5,729.55		-55,312.52
02/17/16	WC CAD		21,226.54		-34,085.98
02/18/16	REDEMPTION PAYABLE			142,449.32	-176,535.30
02/18/16	WC CAD		34,085.98		-142,449.32
02/22/16	WC CAD		3,517.05		-138,932.27
02/24/16	WC CAD		138,932.27		0.00
02/25/16	REDEMPTION PAYABLE			185,728.16	-185,728.16
02/29/16	WC CAD		66,651.50		-119,076.66
03/02/16	WC CAD		119,076.66		0.00
03/03/16	REDEMPTION PAYABLE			444,250.22	-444,250.22
03/07/16	WC CAD		11,205.69		-433,044.53
03/09/16	WC CAD		433,044.53		0.00
03/10/16	REDEMPTION PAYABLE			186,814.70	-186,814.70
03/14/16	WC CAD		5,766.31		-181,048.39
03/14/16	WC CAD		4,353.26		-176,695.13
03/16/16	WC CAD		2,500.00		-174,195.13
03/16/16	WC CAD		174,195.13		0.00
03/17/16	REDEMPTION PAYABLE			431,651.49	-431,651.49
03/21/16	WC CAD		3,517.05		-428,134.44
03/22/16	WC CAD		32,449.39		-395,685.05
03/23/16	REDEMPTION PAYABLE			58,254.18	-453,939.23
03/23/16	WC CAD		395,685.05		-58,254.18
03/28/16	WC CAD		58,254.18		0.00
03/31/16	REDEMPTION PAYABLE			586,041.42	-586,041.42
04/04/16	WC CAD		2,669.19		-583,372.23
04/06/16	WC CAD		583,372.23		0.00
04/07/16	REDEMPTION PAYABLE			513,685.63	-513,685.63
04/11/16	WC CAD		5,766.31		-507,919.32
04/13/16	WC CAD		507,919.32		0.00
04/14/16	REDEMPTION PAYABLE			521,982.73	-521,982.73
04/18/16	WC CAD		4,017.05		-517,965.68
04/20/16	WC CAD		517,965.68		0.00
04/21/16	REDEMPTION PAYABLE			864,560.86	-864,560.86
04/25/16	WC CAD		40,000.00		-824,560.86
04/27/16	WC CAD		824,560.86		0.00
04/28/16	REDEMPTION PAYABLE			577,967.20	-577,967.20
05/02/16	WC CAD		62,187.18		-515,780.02

05/02/16	WC CAD	50,000.00		-465,780.02
05/04/16	WC CAD	465,780.02		0.00
05/05/16	REDEMPTION PAYABLE		216,417.45	-216,417.45
05/09/16	WC CAD	2,500.00		-213,917.45
05/11/16	WC CAD	213,917.45		0.00
05/12/16	REDEMPTION PAYABLE		2,540,690.63	-2,540,690.63
05/16/16	WC CAD	5,042.11		-2,535,648.52
05/18/16	WC CAD	2,535,648.52		0.00
05/19/16	REDEMPTION PAYABLE		537,134.00	-537,134.00
05/24/16	WC CAD	4,417.05		-532,716.95
05/26/16	WC CAD	532,716.95		0.00
05/26/16	REDEMPTION PAYABLE		1,254,848.21	-1,254,848.21
05/30/16	WC CAD	71,512.53		-1,183,335.68
06/01/16	WC CAD	1,183,335.68		0.00
06/02/16	REDEMPTION PAYABLE		789,861.99	-789,861.99
06/06/16	WC CAD	2,500.00		-787,361.99
06/08/16	WC CAD	787,361.99		0.00
06/09/16	REDEMPTION PAYABLE		239,772.51	-239,772.51
06/13/16	WC CAD	3,858.78		-235,913.73
06/15/16	WC CAD	235,913.73		0.00
06/16/16	REDEMPTION PAYABLE		126,747.05	-126,747.05
06/20/16	WC CAD	4,417.05		-122,330.00
06/20/16	WC CAD	19,480.00		-102,850.00
06/22/16	WC CAD	102,850.00		0.00
06/23/16	REDEMPTION PAYABLE		314,026.29	-314,026.29
06/27/16	WC CAD	72,000.00		-242,026.29
06/29/16	WC CAD	242,026.29		0.00
06/29/16	REDEMPTION PAYABLE		244,359.75	-244,359.75
07/04/16	WC CAD	29,263.44		-215,096.31
07/04/16	WC CAD	58,268.94		-156,827.37
07/06/16	WC CAD	156,827.37		0.00
07/07/16	REDEMPTION PAYABLE		1,601,534.53	-1,601,534.53
07/11/16	WC CAD	56,128.23		-1,545,406.30
07/11/16	WC CAD	3,858.78		-1,541,547.52
07/13/16	WC CAD	1,541,547.52		0.00
07/14/16	REDEMPTION PAYABLE		304,758.94	-304,758.94
07/18/16	WC CAD	4,887.05		-299,871.89
07/18/16	WC CAD	86,716.75		-213,155.14

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07/20/16	WC CAD	15,255.14		-197,900.00
07/20/16	WC CAD	197,900.00		0.00
07/21/16	REDEMPTION PAYABLE		1,681,339.86	-1,681,339.86
07/27/16	WC CAD	1,681,339.86		0.00
07/28/16	REDEMPTION PAYABLE		2,229,729.98	-2,229,729.98
07/28/16	REDEMPTION REVERSAL	55.54		-2,229,674.44
08/02/16	WC CAD	163,718.91		-2,065,955.53
08/02/16	WC CAD	57,268.94		-2,008,686.59
08/03/16	DC CAD		55.54	-2,008,742.13
08/04/16	WC CAD	2,008,742.13		0.00
08/04/16	REDEMPTION PAYABLE		560,210.24	-560,210.24
08/08/16	WC CAD	3,000.00		-557,210.24
08/08/16	WC CAD	97,931.89		-459,278.35
08/10/16	WC CAD	459,278.35		0.00
08/11/16	REDEMPTION PAYABLE		147,599.33	-147,599.33
08/15/16	WC CAD	4,022.47		-143,576.86
08/16/16	WC CAD	200.00		-143,376.86
08/17/16	WC CAD	143,376.86		0.00
08/18/16	REDEMPTION PAYABLE		412,700.96	-412,700.96
08/22/16	WC CAD	7,887.05		-404,813.91
08/24/16	WC CAD	401,886.00		-2,927.91
08/24/16	WC CAD	2,927.91		0.00
08/25/16	REDEMPTION PAYABLE		341,478.30	-341,478.30
08/29/16	WC CAD	60,893.94		-280,584.36
08/31/16	WC CAD	280,584.36		0.00
09/01/16	REDEMPTION PAYABLE		327,180.09	-327,180.09
09/06/16	WC CAD	10,484.90		-316,695.19
09/08/16	REDEMPTION PAYABLE		320,136.16	-636,831.35
09/08/16	WC CAD	316,695.19		-320,136.16
09/12/16	WC CAD	147,303.16		-172,833.00
09/12/16	WC CAD	4,497.47		-168,335.53
09/14/16	WC CAD	168,335.53		0.00
09/15/16	REDEMPTION PAYABLE		7,887.05	-7,887.05
09/19/16	WC CAD	7,887.05		0.00
09/22/16	REDEMPTION PAYABLE		2,325,076.64	-2,325,076.64
09/26/16	WC CAD	2,267,282.31		-57,794.33
09/28/16	WC CAD	57,794.33		0.00
09/29/16	REDEMPTION PAYABLE		371,432.87	-371,432.87
10/03/16	WC CAD	207,060.71		-164,372.16
10/03/16	WC CAD	51,593.94		-112,778.22
10/05/16	WC CAD	112,778.22		0.00
10/06/16	REDEMPTION PAYABLE		541,297.38	-541,297.38
10/11/16	WC CAD	64,644.20		-476,653.18

10/11/16	WC CAD	3,700.00			-472,953.18
10/13/16	WC CAD	472,953.18			0.00
10/13/16	REDEMPTION PAYABLE		8,913,756.36		-8,913,756.36
10/17/16	WC CAD	3,347.47			-8,910,408.89
10/17/16	WC CAD	46,819.41			-8,863,589.48
10/19/16	WC CAD	8,863,589.48			0.00
10/20/16	REDEMPTION PAYABLE		108,972.23		-108,972.23
10/20/16	REDEMPTION REVERSAL	82,086.07			-26,886.16
10/24/16	DC CAD		98,151.59		-125,037.75
10/24/16	DC CAD		2,915.44		-127,953.19
10/25/16	WC CAD	98,899.15			-29,054.04
10/25/16	WC CAD	10,073.08			-18,980.96
10/26/16	WC CAD	18,980.96			0.00
10/28/16	REDEMPTION PAYABLE		919,666.08		-919,666.08
10/31/16	WC CAD	23,080.45			-896,585.63
10/31/16	WC CAD	13,269.15			-883,316.48
11/02/16	WC CAD	883,316.48			0.00
11/03/16	REDEMPTION PAYABLE		217,074.75		-217,074.75
11/07/16	WC CAD	349.11			-216,725.64
11/07/16	WC CAD	1,810.68			-214,914.96
11/09/16	WC CAD	214,914.96			0.00
11/10/16	REDEMPTION PAYABLE		1,535,021.21		-1,535,021.21
11/14/16	WC CAD	1,886.60			-1,533,134.61
11/16/16	WC CAD	1,533,134.61			0.00
11/17/16	REDEMPTION PAYABLE		421,894.97		-421,894.97
11/22/16	WC CAD	161,890.00			-260,004.97
11/22/16	WC CAD	2,100.00			-257,904.97
11/22/16	WC CAD	3,591.40			-254,313.57
11/23/16	WC CAD	254,313.57			0.00
11/24/16	REDEMPTION PAYABLE		111,434.08		-111,434.08
11/28/16	WC CAD	22,580.45			-88,853.63
11/30/16	WC CAD	88,853.63			0.00
	Sub-total	35,570,944.54	35,530,290.53	40,654.01	0.00

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	GL A/C:2350 PAYABLE - DISTRIBUTIONS				-5,703.40
01/04/16	WC CAD	5,649.96			-53.44
01/28/16	DISTRIBUTION		156,227.00		-156,280.44
01/28/16	REINVESTED DISTRIBUTION	151,222.92			-5,057.52
02/01/16	WC CAD	5,004.32			-53.20

02/25/16	DISTRIBUTION		154,169.00	-154,222.20
02/25/16	REINVESTED DISTRIBUTION	149,270.05		-4,952.15
02/29/16	WC CAD	4,899.09		-53.06
03/23/16	REINVESTED DISTRIBUTION	164,942.38		164,889.32
03/23/16	NON-RESIDENT TAX ON DIST	91.76		164,981.08
03/23/16	DISTRIBUTION		170,378.00	-5,396.92
03/28/16	WC CAD	5,435.69		38.77
04/28/16	REINVESTED DISTRIBUTION	212,615.09		212,653.86
04/28/16	DISTRIBUTION		219,991.00	-7,337.14
04/28/16	NON-RESIDENT TAX ON DIST	125.13		-7,212.01
05/02/16	WC CAD	7,375.84		163.83
05/05/16	re-class distribution		216.89	-53.06
05/26/16	NON-RESIDENT TAX ON DIST	111.27		58.21
05/26/16	REINVESTED DISTRIBUTION	175,699.45		175,757.66
05/26/16	DISTRIBUTION		182,216.00	-6,458.34
05/30/16	WC CAD	6,516.64		58.30
06/02/16	re-class distribution		111.27	-52.97
06/29/16	REINVESTED DISTRIBUTION	185,418.91		185,365.94
06/29/16	re-class distribution		125.82	185,240.12
06/29/16	DISTRIBUTION		192,745.00	-7,504.88
06/29/16	NON-RESIDENT TAX ON DIST	125.82		-7,379.06
07/04/16	WC CAD	7,325.98		-53.08
07/28/16	re-class distribution		98.97	-152.05
07/28/16	DISTRIBUTION		141,083.70	-141,235.75
07/28/16	NON-RESIDENT TAX ON DIST	98.97		-141,136.78
07/28/16	REINVESTED DISTRIBUTION	135,248.17		-5,888.61
08/02/16	WC CAD	5,726.01		-162.60
08/25/16	DISTRIBUTION		141,687.67	-141,850.27
08/25/16	re-class distribution		107.78	-141,958.05
08/25/16	NON-RESIDENT TAX ON DIST	107.78		-141,850.27
08/25/16	REINVESTED DISTRIBUTION	135,485.87		-6,364.40
08/29/16	WC CAD	6,201.74		-162.66
10/03/16	WC CAD	7,242.44		7,079.78
10/06/16	DISTRIBUTION ADJ		7,242.44	-162.66
	Sub-total	1,371,941.28	1,366,400.54	5,540.74
	GL A/C:2450 LINE OF CREDIT PRINCIPAL			-8,419,841.24
01/14/16	TD LOC		25,334.22	-8,445,175.46
01/14/16	TD LOC		2,265.00	-8,447,440.46
02/11/16	TD LOC		100,000.00	-8,547,440.46
02/11/16	TD LOC		26,562.82	-8,574,003.28
02/11/16	TD LOC		140.00	-8,574,143.28
02/25/16	Commercial mortgage		806,896.00	-9,381,039.28
03/10/16	Spectrum Mortgage	500,000.00		-8,881,039.28

03/10/16	Transfer from NBCN(27Q050E) to TD L	250,000.00		-8,631,039.28
03/17/16	TD LOC		26,046.84	-8,657,086.12
03/17/16	TD LOC		172.50	-8,657,258.62
03/31/16	TRANSFER FROM NBCN TO TD LOC	210,000.00		-8,447,258.62
04/07/16	TRSF FROM TD LOC TO SPECTRUM		22,482.62	-8,469,741.24
04/14/16	TD LOC	1,171,876.16		-7,297,865.08
05/05/16	Line of credit principal		300,000.00	-7,597,865.08
05/12/16	Mortgage Contracts		23,551.48	-7,621,416.56
05/19/16	Line of credit principal	374,982.50		-7,246,434.06
06/16/16	Commercial Mortgage	126,383.12		-7,120,050.94
07/07/16	COMMERCIAL MORTGAGE	78,073.24		-7,041,977.70
07/14/16	COMMERCIAL MORTGAGE	299,982.50		-6,741,995.20
07/21/16	TD LOC	199,982.50		-6,542,012.70
07/28/16	TD LOC ADJ	499,982.50		-6,042,030.20
07/28/16	TD LOC ADJ	200,000.00		-5,842,030.20
08/04/16	TD LOC	400,000.00		-5,442,030.20
08/04/16	INTRA FUND LOANS		17.50	-5,442,047.70
08/04/16	TD LOC		17.50	-5,442,065.20
08/18/16	TD LOC		35.00	-5,442,100.20
08/25/16	TD LOC		21,422.90	-5,463,523.10
09/01/16	TD LOC		17,545.32	-5,481,068.42
09/15/16	TD LOC ADJ	1,034,982.50		-4,446,085.92
09/22/16	Spectrum Mortgage	1,250,000.00		-3,196,085.92
09/22/16	LINE OF CREDIT PRINCIPAL ADJ	411,725.54		-2,784,360.38

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09/29/16	Line of credit principal		202.23		-2,784,562.61
10/06/16	TD LOC ADJ		12,684.77		-2,797,247.38
10/13/16	TD LOC ADJ	374,982.50			-2,422,264.88
11/03/16	TD LOC ADJ		8,083.48		-2,430,348.36
11/17/16	ADJUSTMENT		300,000.00		-2,730,348.36
	Sub-total	7,382,953.06	1,693,460.18	5,689,492.88	-2,730,348.36
	GL A/C:2455 LINE OF CREDIT ACCRUED INT				-26,766.13
01/07/16	TD LOC		6,055.48		-32,821.61
01/14/16	BANK CHARGES ADJ.		41.10		-32,862.71
01/14/16	TD LOC	25,334.22			-7,528.49
01/14/16	TD LOC		6,077.05		-13,605.54
01/21/16	TD LOC		6,077.05		-19,682.59
01/28/16	TD LOC		6,077.05		-25,759.64
02/04/16	TD LOC		6,077.05		-31,836.69

02/11/16	TD LOC	26,562.82		-5,273.87
02/11/16	TD LOC		6,129.45	-11,403.32
02/11/16	TD LOC Adj.		21.59	-11,424.91
02/18/16	TD LOC		6,170.55	-17,595.46
02/25/16	TD LOC		6,419.25	-24,014.71
02/29/16	TD LOC		3,857.63	-27,872.34
03/03/16	TD LOC		2,893.22	-30,765.56
03/10/16	TD LOC		6,622.43	-37,387.99
03/17/16	TD LOC	26,046.84		-11,341.15
03/17/16	TD LOC Accrued Interest Adj.		28.03	-11,369.18
03/17/16	TD LOC		6,228.08	-17,597.26
03/23/16	TD LOC		5,338.36	-22,935.62
03/30/16	TD LOC		6,228.08	-29,163.70
03/31/16	TD LOC		868.15	-30,031.85
04/07/16	TD LOC		6,079.36	-36,111.21
04/14/16	TD LOC		49.31	-36,160.52
04/14/16	TD LOC		5,529.18	-41,689.70
04/14/16	TD LOC	27,853.57		-13,836.13
04/21/16	TD LOC		5,251.79	-19,087.92
04/28/16	Line of credit accrued interest		3,490.91	-22,578.83
05/05/16	Line of credit accrued interest		770.66	-23,349.49
05/05/16	Line of credit accrued interest		4,684.80	-28,034.29
05/12/16	Line of credit accrued interest		5,465.82	-33,500.11
05/12/16	Mortgage Contracts	23,445.23		-10,054.88
05/19/16	Line of credit accrued interest		5,298.60	-15,353.48
05/26/16	Line of credit accrued interest		5,144.52	-20,498.00
05/30/16	Line of credit accrued interest		2,939.73	-23,437.73
06/02/16	Line of credit accrued interest		2,204.79	-25,642.52
06/09/16	Line of credit accrued interest		5,144.52	-30,787.04
06/16/16	Line of credit accrued interest		5,077.48	-35,864.52
06/16/16	Commercial Mortgage	23,440.63		-12,423.89
06/23/16	Line of credit accrued interest		5,059.37	-17,483.26
06/29/16	Line of credit accrued interest		4,336.60	-21,819.86
07/07/16	Line of credit accrued interest		5,749.57	-27,569.43
07/07/16	COMMERCIAL MORTGAGE	21,821.76		-5,747.67
07/14/16	Line of credit accrued interest		4,728.91	-10,476.58
07/21/16	Line of credit accrued interest		4,627.53	-15,104.11
07/28/16	Line of credit accrued interest		4,495.75	-19,599.86
08/04/16	Line of credit accrued interest		4,049.73	-23,649.59
08/11/16	Line of credit accrued interest		3,867.26	-27,516.85
08/18/16	Line of credit accrued interest		4,049.73	-31,566.58
08/25/16	Line of credit accrued interest		3,926.05	-35,492.63
08/25/16	TD LOC	20,751.31		-14,741.32

08/30/16	Line of credit accrued interest		3,942.16	-18,683.48
09/01/16	Line of credit accrued interest	75.12		-18,608.36
09/01/16	TD LOC	17,495.32		-1,113.04
09/08/16	Line of credit accrued interest		3,895.64	-5,008.68
09/15/16	Line of credit accrued interest		3,473.95	-8,482.63
09/22/16	Line of credit accrued interest		3,252.19	-11,734.82
09/22/16	LINE OF CREDIT PRINCIPAL ADJ	1,274.46		-10,460.36
09/29/16	Line of credit accrued interest		1,979.75	-12,440.11
10/06/16	TD LOC ADJ	12,399.50		-40.61
10/06/16	Line of credit accrued interest		1,946.24	-1,986.85
10/13/16	Line of credit accrued interest		1,836.82	-3,823.67
10/20/16	Line of credit accrued interest		1,724.30	-5,547.97
10/27/16	Line of credit accrued interest		1,724.30	-7,272.27
10/28/16	Line of credit accrued interest		738.99	-8,011.26
11/03/16	TD LOC ADJ	8,012.23		0.97
11/03/16	Line of credit accrued interest		990.34	-989.37

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11/10/16	Line of credit accrued interest		1,731.40		-2,720.77
11/17/16	Line of credit accrued interest		1,883.45		-4,604.22
11/24/16	Line of credit accrued interest		1,944.27		-6,548.49
11/29/16	Line of credit accrued interest		1,388.77		-7,937.26
	Sub-total	234,513.01	215,684.14	18,828.87	-7,937.26
	GL A/C:2560 TAX WITHHELD ON DISTRIBUTION				0.00
03/23/16	NON-RESIDENT TAX ON DIST		91.76		-91.76
03/28/16	WX CAD	91.76			0.00
04/28/16	NON-RESIDENT TAX ON DIST		125.13		-125.13
05/02/16	WX CAD	125.13			0.00
05/26/16	NON-RESIDENT TAX ON DIST		111.27		-111.27
05/30/16	WX CAD	111.27			0.00
06/29/16	NON-RESIDENT TAX ON DIST		125.82		-125.82
07/04/16	WX CAD	125.82			0.00
07/28/16	NON-RESIDENT TAX ON DIST		98.97		-98.97
08/02/16	WX CAD	98.97			0.00
08/25/16	NON-RESIDENT TAX ON DIST		107.78		-107.78
08/29/16	WX CAD	107.78			0.00
10/03/16	WX CAD	128.97			128.97
10/06/16	DISTRIBUTION ADJ		128.97		0.00
	Sub-total	789.70	789.70	0.00	0.00
	GL A/C:2570 INTRA FUND LOANS PAYABLE				-196,000.00

01/14/16	Spectrum Mortgage		140,000.00		-336,000.00
01/14/16	Inter Fund Loan Tracking	196,000.00			-140,000.00
01/27/16	Inter Fund Loan Tracking	80,000.00			-60,000.00
03/17/16	Interfund Loan Adj.	60,000.00			0.00
04/28/16	Inter Fund Loan Tracking		400,000.00		-400,000.00
05/05/16	Inter Fund Loan Tracking	400,000.00			0.00
	Sub-total	736,000.00	540,000.00	196,000.00	0.00
	GL A/C:2580 INT PAY ON INTRA FUND LOANS				-939.74
01/07/16	Inter Fund Loan Tracking		139.08		-1,078.82
01/14/16	Inter Fund Loan Tracking	1,078.82			0.00
01/27/16	Inter Fund Loan Tracking		42.58		-42.58
01/28/16	INTERFUND LOAN ADJ.		99.34		-141.92
02/04/16	Inter Fund Loan Tracking		42.58		-184.50
02/11/16	Inter Fund Loan Tracking		42.58		-227.08
02/18/16	Inter Fund Loan Tracking		42.58		-269.66
02/25/16	Inter Fund Loan Tracking		42.58		-312.24
02/29/16	Inter Fund Loan Tracking		24.33		-336.57
03/03/16	Inter Fund Loan Tracking		18.25		-354.82
03/10/16	Inter Fund Loan Tracking		42.58		-397.40
03/11/16	Inter Fund Loan Tracking		6.05		-403.45
03/11/16	Inter Fund Loan Tracking	403.45			0.00
04/28/16	Inter Fund Loan Tracking		81.10		-81.10
05/05/16	Inter Fund Loan Tracking		162.19		-243.29
05/05/16	Inter Fund Loan Tracking	243.29			0.00
	Sub-total	1,725.56	785.82	939.74	0.00
	GL A/C:2700 ACCRUED MANAGEMENT FEES				-56,238.49
01/01/16	Management Fees with GST		2,864.87		-59,103.36
01/04/16	Management Fees with GST		8,594.60		-67,697.96
01/05/16	WX CAD	63,721.71			-3,976.25
01/05/16	Management Fees with GST		2,864.87		-6,841.12
01/05/16	Commercial mortgage		7,482.77		-14,323.89
01/06/16	Management Fees with GST		2,864.87		-17,188.76
01/07/16	Management Fees with GST		2,864.87		-20,053.63
01/08/16	Management Fees with GST		2,844.80		-22,898.43
01/11/16	Management Fees with GST		8,534.40		-31,432.83
01/12/16	Management Fees with GST		2,844.80		-34,277.63

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
01/13/16	Management Fees with GST		2,844.80		-37,122.43
01/14/16	Management Fees with GST		2,844.80		-39,967.23

This is Exhibit "80" referred to
in the Affidavit of Michael Ho
sworn before me, this
17th day of April , 2017



A COMMISSIONER FOR TAKING AFFIDAVITS

Lily Julia Ho, a Commissioner, etc.,
Province of Ontario, for the Government of Ontario,
Ontario Securities Commission,
Expires May 31, 2017.

JAN-06-17 11:21 am
REQUESTED BY: APHILIP
ACCOUNT: Crystal Wealth Medical

GL ANALYSIS REPORT
FROM 01/01/16 TO 11/30/16

PAGE: 1

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
	GL A/C:1000 CASH - CAD				420.91
01/04/16	DC CAD		250.00		670.91
01/05/16	B CRY5 WLTH MED/S-A /N'FRAC				670.91
01/05/16	S CRY5 WLTH MTG STGY/N'FRAC				670.91
01/05/16	WX CAD		9,935.22		-9,264.31
01/07/16	Inter Fund Loan Tracking		260,000.00		-269,264.31
01/07/16	INVESTMENT TRANSACTION COSTS	270,000.00			735.69
01/11/16	WC CAD		2,300.00		-1,564.31
01/11/16	DC CAD	900.00			-664.31
01/14/16	DC CAD	40,601.51			39,937.20
01/16/16	IW CAD		6.67		39,930.53
01/18/16	IW CAD		24.85		39,905.68
01/18/16	DC CAD	825.00			40,730.68
01/21/16	WC CAD		20,420.75		20,309.93
01/28/16	DC CAD	44,000.00			64,309.93
01/29/16	B CRY5 WLTH MTG STGY/N'FRAC		4,673.61		59,636.32
01/29/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC	16,596.52			76,232.84
01/29/16	B CRY5 WLTH MED/S-A /N'FRAC				76,232.84
01/29/16	B CRY5 WLTH MED/S-A /N'FRAC		16,596.52		59,636.32
01/29/16	B CRY5 WLTH MED/S-A /N'FRAC		3,934.14		55,702.18
01/29/16	IA CAD CRY5 WLTH MTG STGY/N'FRAC	9,118.97			64,821.15
01/29/16	B CRY5 WLTH MTG STGY/N'FRAC		9,118.97		55,702.18
02/01/16	WC CAD		26,800.00		28,902.18
02/01/16	WC CAD		483.50		28,418.68
02/01/16	DC CAD	750.00			29,168.68
02/03/16	MGM FEE REBATE	4,673.61			33,842.29
02/03/16	MGM FEE REBATE	3,934.14			37,776.43
02/03/16	DC CAD	16,101.02			53,877.45
02/03/16	WC CAD		59,950.00		-6,072.55
02/08/16	DC CAD	325.00			-5,747.55
02/08/16	WX CAD		6,542.88		-12,290.43
02/08/16	WX CAD		3,723.34		-16,013.77
02/10/16	S USD	69,036.65			53,022.88
02/10/16	One time expense Adj.		1,179.85		51,843.03
02/11/16	WC CAD		5,000.00		46,843.03
02/11/16	DC CAD	41,423.16			88,266.19
02/16/16	IW CAD		10.04		88,256.15

02/17/16	WC CAD		246,608.12	-158,351.97
02/17/16	WC CAD		2,300.00	-160,651.97
02/17/16	DC CAD	775.00		-159,876.97
02/18/16	WC CAD		51,000.00	-210,876.97
02/18/16	DC CAD	201,805.26		-9,071.71
02/19/16	S CRY5 WLTH MED/S-A /N'FRAC	14,855.00		5,783.29
02/22/16	IW CAD		6.56	5,776.73
02/24/16	WC CAD		1,002.06	4,774.67
02/24/16	DC CAD	2,641.24		7,415.91
02/26/16	B CRY5 WLTH MTG STGY/N'FRAC			7,415.91
02/26/16	S CRY5 WLTH MED/S-A /N'FRAC			7,415.91
02/26/16	S CRY5 WLTH MED/S-A /N'FRAC	5,570.00		12,985.91
02/26/16	B CRY5 WLTH MED/S-A /N'FRAC		1,662.88	11,323.03
02/26/16	B CRY5 WLTH MED/S-A /N'FRAC		3,815.68	7,507.35
02/26/16	IA CAD CRY5 WLTH MTG STGY/N'FRAC	9,113.54		16,620.89
02/26/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC	1,662.88		18,283.77
02/26/16	B CRY5 WLTH MTG STGY/N'FRAC		4,537.60	13,746.17
02/26/16	B CRY5 WLTH MTG STGY/N'FRAC		9,113.54	4,632.63
02/26/16	S CRY5 WLTH MTG STGY/N'FRAC	4,215.00		8,847.63
02/29/16	DC CAD	750.00		9,597.63
02/29/16	WC CAD		5,133.33	4,464.30
03/02/16	Management Fee Rebate Adj.	4,537.60		9,001.90
03/02/16	Management Fee Rebate Adj.	3,815.68		12,817.58
03/02/16	DC CAD	56,250.00		69,067.58
03/02/16	WC CAD		8,300.00	60,767.58
03/03/16	Inter Fund Loan Tracking		10,730.00	50,037.58
03/04/16	S CRY5 WLTH MED/S-A /N'FRAC	30,195.00		80,232.58
03/04/16	S CRY5 WLTH MED/S-A /N'FRAC			80,232.58
03/04/16	WX CAD		10,508.00	69,724.58
03/04/16	WX CAD		3,690.00	66,034.58
03/04/16	DC CAD	1,694.00		67,728.58
03/09/16	DC CAD	91,500.00		159,228.58
03/09/16	S USD	794,160.00		953,388.58
03/09/16	WC CAD		63,850.00	889,538.58
03/10/16	Inter Fund Loan Tracking		805,000.00	84,538.58
03/10/16	Inter Fund Loan Tracking		2,000.00	82,538.58
03/11/16	Inter Fund Loan Tracking		90,000.00	-7,461.42
03/14/16	IW CAD		32.73	-7,494.15
03/14/16	DC CAD	775.00		-6,719.15
03/14/16	WC CAD		2,300.00	-9,019.15
03/16/16	IW CAD		21.73	-9,040.88

JAN-06-17 11:21 am
REQUESTED BY: APHILIP
ACCOUNT: Crystal Wealth Medical

GL ANALYSIS REPORT
FROM 01/01/16 TO 11/30/16

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
03/16/16	DC CAD		32,981.51		23,940.63
03/18/16	B CRY5 WLTH MTG STGY/N'FRAC				23,940.63
03/18/16	S CRY5 WLTH MTG STGY/N'FRAC		19,185.00		43,125.63
03/23/16	WC CAD			20,572.38	22,553.25
03/24/16	B CRY5 WLTH MTG STGY/N'FRAC			10,228.79	12,324.46
03/24/16	DC CAD		4,383.99		16,708.45
03/24/16	DC CAD		3,641.78		20,350.23
03/24/16	IA CAD CRY5 WLTH MTG STGY/N'FRAC		10,228.79		30,579.02
03/24/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC		15,126.32		45,705.34
03/24/16	B CRY5 WLTH MTG STGY/N'FRAC			4,383.99	41,321.35
03/24/16	B CRY5 WLTH MED/S-A /N'FRAC			15,126.32	26,195.03
03/24/16	B CRY5 WLTH MED/S-A /N'FRAC			3,641.78	22,553.25
03/28/16	S CRY5 WLTH MTG STGY/N'FRAC				22,553.25
03/28/16	WC CAD			1,800.00	20,753.25
03/28/16	S CRY5 WLTH MED/S-A /N'FRAC				20,753.25
03/31/16	WX CAD			2,157.66	18,595.59
03/31/16	WX CAD			10,902.22	7,693.37
03/31/16	WC CAD			10,000.00	-2,306.63
03/31/16	DC CAD		13,000.00		10,693.37
04/01/16	S CRY5 WLTH MED/S-A /N'FRAC		15,135.00		25,828.37
04/01/16	S CRY5 WLTH MTG STGY/N'FRAC		27,960.00		53,788.37
04/01/16	IW CAD			410.61	53,377.76
04/01/16	S USD		654,502.36		707,880.12
04/04/16	DC CAD		750.00		708,630.12
04/05/16	B CRY5 WLTH MTG STGY/N'FRAC				708,630.12
04/06/16	DC CAD		25,000.00		733,630.12
04/06/16	WC CAD			44,100.00	689,530.12
04/07/16	Inter Fund Loan Tracking			804.87	688,725.25
04/07/16	Inter Fund Loan Tracking			75,000.00	613,725.25
04/07/16	Inter Fund Loan Tracking			4,000.00	609,725.25
04/07/16	Inter Fund Loan Tracking			555,000.00	54,725.25
04/08/16	S CRY5 WLTH MTG STGY/N'FRAC				54,725.25
04/08/16	S CRY5 WLTH MTG STGY/N'FRAC		399,985.00		454,710.25
04/11/16	DC CAD		775.00		455,485.25
04/11/16	WC CAD			300.00	455,185.25
04/11/16	B CRY5 WLTH MTG STGY/N'FRAC				455,185.25
04/12/16	IW CAD			20.44	455,164.81
04/13/16	DC CAD		91,331.32		546,496.13

04/13/16	WC CAD		356,769.84	189,726.29
04/14/16	B DUNDEE INV SVG ACCT F-NL		150,015.00	39,711.29
04/15/16	S CRY5 WLTH MED/S-A /N'FRAC	34,985.00		74,696.29
04/18/16	WC CAD		8,895.90	65,800.39
04/18/16	S CRY5 WLTH MED/S-A /N'FRAC			65,800.39
04/18/16	B CRY5 WLTH MED/S-A /N'FRAC			65,800.39
04/19/16	B CRY5 WLTH MED/S-A /N'FRAC			65,800.39
04/20/16	DC CAD	304,221.84		370,022.23
04/20/16	WC CAD		12,140.00	357,882.23
04/20/16	S USD	617,520.38		975,402.61
04/21/16	Inter Fund Loan Tracking		256,800.00	718,602.61
04/22/16	S CRY5 WLTH MTG STGY/N'FRAC	599,985.00		1,318,587.61
04/22/16	B DUNDEE INV SVG ACCT F-NL		200,015.00	1,118,572.61
04/25/16	WC CAD		309,104.87	809,467.74
04/25/16	DC CAD	700.00		810,167.74
04/26/16	B CRY5 WLTH MTG STGY/N'FRAC			810,167.74
04/26/16	WC CAD		9,000.00	801,167.74
04/27/16	WX CAD		10,000.00	791,167.74
04/27/16	WX CAD		9,699.64	781,468.10
04/27/16	DC CAD	65,000.00		846,468.10
04/27/16	WC CAD		262,036.27	584,431.83
04/28/16	Inter Fund Loan Tracking		303,200.00	281,231.83
04/28/16	Inter Fund Loan Tracking		1,517.12	279,714.71
04/29/16	B CRY5 WLTH MTG STGY/N'FRAC		8,389.03	271,325.68
04/29/16	B DUNDEE INV SVG ACCT F-NL		103.82	271,221.86
04/29/16	B CRY5 WLTH MED/S-A /N'FRAC		4,831.85	266,390.01
04/29/16	B CRY5 WLTH MED/S-A /N'FRAC		10,455.28	255,934.73
04/29/16	B CRY5 WLTH MTG STGY/N'FRAC		4,937.92	250,996.81
04/29/16	DC CAD	4,831.85		255,828.66
04/29/16	DC CAD	4,937.92		260,766.58
04/29/16	IA CAD DUNDEE INV SVG ACCT F-NL	103.82		260,870.40
04/29/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC	10,455.28		271,325.68
04/29/16	IA CAD CRY5 WLTH MTG STGY/N'FRAC	8,389.03		279,714.71
05/01/16	IW CAD		373.40	279,341.31
05/02/16	WC CAD		1,800.00	277,541.31
05/02/16	WC CAD		214,115.76	63,425.55
05/02/16	DC CAD	50.00		63,475.55
05/03/16	S DUNDEE INV SVG ACCT F-NL			63,475.55
05/03/16	B CRY5 WLTH MTG STGY/N'FRAC			63,475.55
05/03/16	S CRY5 WLTH MED/S-A /N'FRAC			63,475.55

REQUESTED BY: APHILIP
ACCOUNT: Crystal Wealth Medical

FROM 01/01/16 TO 11/30/16

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
05/04/16	WC CAD		177,353.00		-113,877.45
05/04/16	WX CAD		1,530.33		-115,407.78
05/04/16	DC CAD	10,000.00			-105,407.78
05/05/16	Inter Fund Loan Tracking	260,000.00			154,592.22
05/05/16	Inter Fund Loan Tracking	3,301.62			157,893.84
05/09/16	WC CAD		18,136.11		139,757.73
05/09/16	DC CAD	700.00			140,457.73
05/11/16	DC CAD	15,000.00			155,457.73
05/11/16	WC CAD		84,500.00		70,957.73
05/11/16	IW CAD		72.29		70,885.44
05/13/16	S CRY5 WLTH MTG STGY/N'FRAC	899,985.00			970,870.44
05/16/16	WC CAD		190,809.60		780,060.84
05/16/16	WC CAD		300.00		779,760.84
05/16/16	DC CAD	75.00			779,835.84
05/17/16	B CRY5 WLTH MTG STGY/N'FRAC				779,835.84
05/18/16	WC CAD		659,940.00		119,895.84
05/18/16	DC CAD	40,000.00			159,895.84
05/19/16	B DUNDEE INV SVG ACCT F-NL		65,015.00		94,880.84
05/24/16	WC CAD		29,085.39		65,795.45
05/24/16	DC CAD	700.00			66,495.45
05/25/16	WX CAD		20,000.00		46,495.45
05/26/16	DC CAD	7,000.00			53,495.45
05/26/16	WC CAD		47,128.05		6,367.40
05/27/16	B CRY5 WLTH MED/S-A /N'FRAC		3,764.66		2,602.74
05/27/16	S CRY5 WLTH MED/S-A /N'FRAC	26,985.00			29,587.74
05/27/16	B DUNDEE INV SVG ACCT F-NL		282.04		29,305.70
05/27/16	DC CAD	3,764.66			33,070.36
05/27/16	B CRY5 WLTH MTG STGY/N'FRAC		3,151.86		29,918.50
05/27/16	S CRY5 WLTH MTG STGY/N'FRAC	399,985.00			429,903.50
05/27/16	IA CAD CRY5 WLTH MTG STGY/N'FRAC	3,151.86			433,055.36
05/27/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC	31,450.93			464,506.29
05/27/16	IA CAD DUNDEE INV SVG ACCT F-NL	282.04			464,788.33
05/27/16	DC CAD	1,898.43			466,686.76
05/27/16	B CRY5 WLTH MTG STGY/N'FRAC		1,898.43		464,788.33
05/27/16	B CRY5 WLTH MED/S-A /N'FRAC		31,450.93		433,337.40
05/30/16	WC CAD		168,244.06		265,093.34
05/30/16	DC CAD	50.00			265,143.34
05/30/16	WC CAD		1,800.00		263,343.34
06/01/16	B DUNDEE INV SVG ACCT F-NL				263,343.34

06/01/16	B CRY5 WLTH MED/S-A /N'FRAC			263,343.34
06/01/16	S CRY5 WLTH MTG STGY/N'FRAC			263,343.34
06/01/16	IW CAD		272.10	263,071.24
06/01/16	WC CAD		135,085.00	127,986.24
06/02/16	B DUNDEE INV SVG ACCT F-NL		95,015.00	32,971.24
06/03/16	S CRY5 WLTH MED/S-A /N'FRAC	549,985.00		582,956.24
06/06/16	WC CAD		230,400.83	352,555.41
06/06/16	DC CAD	700.00		353,255.41
06/06/16	WX CAD		2,573.85	350,681.56
06/06/16	DC CAD	723.92		351,405.48
06/07/16	B CRY5 WLTH MED/S-A /N'FRAC			351,405.48
06/07/16	WC CAD		182,914.37	168,491.11
06/08/16	DC CAD	20,276.13		188,767.24
06/10/16	B DUNDEE INV SVG ACCT F-NL		139,015.00	49,752.24
06/13/16	DC CAD	75.00		49,827.24
06/13/16	WC CAD		300.00	49,527.24
06/13/16	WC CAD		37,977.38	11,549.86
06/14/16	S CA2	450,000.00		461,549.86
06/14/16	IW CAD		10.00	461,539.86
06/15/16	DC CAD	4,500.00		466,039.86
06/16/16	B DUNDEE INV SVG ACCT F-NL		100,015.00	366,024.86
06/16/16	IW CAD		116.33	365,908.53
06/20/16	DC CAD	700.00		366,608.53
06/20/16	WC CAD		334,357.38	32,251.15
06/22/16	DC CAD	32,233.10		64,484.25
06/22/16	WC CAD		15.55	64,468.70
06/24/16	B DUNDEE INV SVG ACCT F-NL		449.91	64,018.79
06/24/16	S CRY5 WLTH MED/S-A /N'FRAC	9,985.00		74,003.79
06/24/16	IA CAD DUNDEE INV SVG ACCT F-NL	449.91		74,453.70
06/27/16	WC CAD		4,960.32	69,493.38
06/28/16	B CRY5 WLTH MED/S-A /N'FRAC			69,493.38
06/28/16	S DUNDEE INV SVG ACCT F-NL			69,493.38
06/28/16	IW CAD		60.93	69,432.45
06/29/16	DC CAD	176,000.00		245,432.45
06/30/16	B CRY5 WLTH MED/S-A /N'FRAC		3,675.87	241,756.58
06/30/16	DC CAD	3,675.87		245,432.45
06/30/16	DC CAD	555.86		245,988.31
06/30/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC	26,784.16		272,772.47
06/30/16	IA CAD CRY5 WLTH MTG STGY/N'FRAC	1,401.09		274,173.56

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REQUESTED BY: APHILIP

GL ANALYSIS REPORT
FROM 01/01/16 TO 11/30/16

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ACCOUNT: Crystal Wealth Medical

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
06/30/16	B CRY5 WLTH MTG STGY/N'FRAC			555.86	273,617.70
06/30/16	B CRY5 WLTH MTG STGY/N'FRAC			1,401.09	272,216.61
06/30/16	B CRY5 WLTH MED/S-A /N'FRAC			26,784.16	245,432.45
07/01/16	IW CAD			250.78	245,181.67
07/04/16	WC CAD			7,607.08	237,574.59
07/04/16	WX CAD			930.97	236,643.62
07/04/16	DC CAD	50.00			236,693.62
07/04/16	WC CAD		65,730.48		170,963.14
07/05/16	S CRY5 WLTH MED/S-A /N'FRAC				170,963.14
07/05/16	S CRY5 WLTH MTG STGY/N'FRAC				170,963.14
07/06/16	WX CAD		1,401.05		169,562.09
07/06/16	DC CAD	249,104.28			418,666.37
07/08/16	S CRY5 WLTH MTG STGY/N'FRAC	45,350.00			464,016.37
07/08/16	S CRY5 WLTH MED/S-A /N'FRAC	77,935.00			541,951.37
07/11/16	DC CAD	775.00			542,726.37
07/11/16	WC CAD		300.00		542,426.37
07/11/16	B CRY5 WLTH MTG STGY/N'FRAC				542,426.37
07/11/16	B CRY5 WLTH MED/S-A /N'FRAC				542,426.37
07/11/16	WC CAD		340,434.89		201,991.48
07/12/16	B CRY5 WLTH MTG STGY/N'FRAC				201,991.48
07/13/16	DC CAD	78,335.95			280,327.43
07/18/16	DC CAD	700.00			281,027.43
07/22/16	B CRY5 WLTH I/S-A/N'FRAC		750,015.00		-468,987.57
07/22/16	S CRY5 WLTH MTG STGY/N'FRAC	69,585.00			-399,402.57
07/22/16	IW CAD		41.26		-399,443.83
07/26/16	B CRY5 WLTH I/S-A/N'FRAC				-399,443.83
07/26/16	S CRY5 WLTH MTG STGY/N'FRAC				-399,443.83
07/27/16	DC CAD	674,000.00			274,556.17
07/27/16	WC CAD		115.00		274,441.17
07/27/16	B DUNDEE INV SVG ACCT F-NL		250,015.00		24,426.17
07/29/16	B CRY5 WLTH I/S-A/N'FRAC		1,822.24		22,603.93
07/29/16	B DUNDEE INV SVG ACCT F-NL		730.71		21,873.22
07/29/16	DC CAD	2,891.68			24,764.90
07/29/16	DC CAD	345.21			25,110.11
07/29/16	DC CAD	378.82			25,488.93
07/29/16	IA CAD DUNDEE INV SVG ACCT F-NL	730.71			26,219.64
07/29/16	IA CAD CRY5 WLTH I/S-A/N'FRAC	1,822.24			28,041.88
07/29/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC	16,455.43			44,497.31
07/29/16	IA CAD CRY5 WLTH MTG STGY/N'FRAC	616.77			45,114.08
07/29/16	S CRY5 WLTH MTG STGY/N'FRAC	47,535.00			92,649.08

07/29/16	B CRY5 WLTH MTG STGY/N'FRAC		378.82	92,270.26
07/29/16	B CRY5 WLTH MTG STGY/N'FRAC		616.77	91,653.49
07/29/16	S CRY5 WLTH MED/S-A /N'FRAC	20,185.00		111,838.49
07/29/16	B CRY5 WLTH MED/S-A /N'FRAC		2,891.68	108,946.81
07/29/16	B CRY5 WLTH MED/S-A /N'FRAC		16,455.43	92,491.38
07/29/16	B CRY5 WLTH I/S-A/N'FRAC		450,015.00	-357,523.62
07/29/16	B CRY5 WLTH I/S-A/N'FRAC		345.21	-357,868.83
08/01/16	IW CAD		301.97	-358,170.80
08/02/16	WX CAD		61.25	-358,232.05
08/02/16	WC CAD		2,290.91	-360,522.96
08/02/16	WC CAD		15,000.00	-375,522.96
08/02/16	DC CAD	750.00		-374,772.96
08/03/16	S CRY5 WLTH MTG STGY/N'FRAC			-374,772.96
08/03/16	B CRY5 WLTH MED/S-A /N'FRAC			-374,772.96
08/03/16	B CRY5 WLTH I/S-A/N'FRAC			-374,772.96
08/03/16	S DUNDEE INV SVG ACCT F-NL			-374,772.96
08/03/16	WX CAD		2,612.01	-377,384.97
08/03/16	WX CAD		2,092.81	-379,477.78
08/04/16	DC CAD	496,179.29		116,701.51
08/04/16	WC CAD		4,500.00	112,201.51
08/05/16	S CRY5 WLTH MTG STGY/N'FRAC	34,565.00		146,766.51
08/08/16	DC CAD	65,000.00		211,766.51
08/09/16	S CRY5 WLTH MTG STGY/N'FRAC			211,766.51
08/10/16	DC CAD	71,000.00		282,766.51
08/10/16	WC CAD		224.82	282,541.69
08/12/16	S CRY5 WLTH MTG STGY/N'FRAC	9,985.00		292,526.69
08/15/16	B DUNDEE INV SVG ACCT F-NL		0.02	292,526.67
08/15/16	S DUNDEE INV SVG ACCT F-NL	464.71		292,991.38
08/15/16	IA CAD DUNDEE INV SVG ACCT F-NL	464.74		293,456.12
08/15/16	B DUNDEE INV SVG ACCT F-NL		464.72	292,991.40
08/15/16	DC CAD	41,500.00		334,491.40
08/15/16	DC CAD	775.00		335,266.40
08/15/16	WC CAD		650.00	334,616.40
08/15/16	S DUNDEE INV SVG ACCT F-NL	1,000,551.51		1,335,167.91
08/16/16	B DUNDEE INV SVG ACCT F-NL			1,335,167.91
08/16/16	IW CAD		40.76	1,335,127.15
08/16/16	WC CAD		200.00	1,334,927.15
08/17/16	S DUNDEE INV SVG ACCT F-NL			1,334,927.15

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08/17/16	DC CAD		111,555.85		1,446,483.00
08/19/16	S CRY5 WLTH I/S-A/N'FRAC		109,985.00		1,556,468.00
08/19/16	S CRY5 WLTH MED/S-A /N'FRAC		21,985.00		1,578,453.00
08/19/16	S CRY5 WLTH MTG STGY/N'FRAC		31,110.00		1,609,563.00
08/22/16	WC CAD			1,500.00	1,608,063.00
08/23/16	S CRY5 WLTH I/S-A/N'FRAC				1,608,063.00
08/23/16	S CRY5 WLTH MTG STGY/N'FRAC				1,608,063.00
08/24/16	DC CAD	245,181.85			1,853,244.85
08/24/16	B USD		1,748,417.38		104,827.47
08/26/16	B CRY5 WLTH MTG STGY/N'FRAC		101.14		104,726.33
08/26/16	B CRY5 WLTH MED/S-A /N'FRAC		3,856.89		100,869.44
08/26/16	B CRY5 WLTH MED/S-A /N'FRAC		2,741.59		98,127.85
08/26/16	B CRY5 WLTH MTG STGY/N'FRAC		105.32		98,022.53
08/26/16	DC CAD		101.14		98,123.67
08/26/16	S CRY5 WLTH MTG STGY/N'FRAC		17,285.00		115,408.67
08/26/16	IA CAD CRY5 WLTH MTG STGY/N'FRAC		105.32		115,513.99
08/26/16	IA CAD CRY5 WLTH I/S-A/N'FRAC		7,365.99		122,879.98
08/26/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC		3,856.89		126,736.87
08/26/16	DC CAD		2,741.59		129,478.46
08/26/16	B CRY5 WLTH I/S-A/N'FRAC			1,888.62	127,589.84
08/26/16	DC CAD		1,888.62		129,478.46
08/26/16	B CRY5 WLTH I/S-A/N'FRAC			7,365.99	122,112.47
08/29/16	WC CAD			125.00	121,987.47
08/29/16	B CA2			100,000.00	21,987.47
08/29/16	DC CAD	850.00			22,837.47
08/29/16	IW CAD			25.00	22,812.47
08/30/16	B CRY5 WLTH I/S-A/N'FRAC				22,812.47
08/30/16	B CRY5 WLTH MTG STGY/N'FRAC				22,812.47
08/30/16	S CRY5 WLTH MED/S-A /N'FRAC				22,812.47
08/31/16	DC CAD		97,825.66		120,638.13
09/01/16	IW CAD			243.70	120,394.43
09/01/16	S CRY5 WLTH MTG STGY/N'FRAC				120,394.43
09/02/16	S CRY5 WLTH MTG STGY/N'FRAC		0.01		120,394.44
09/02/16	WX CAD			5,594.00	114,800.44
09/02/16	WX CAD			2,334.00	112,466.44
09/02/16	DC CAD		536.66		113,003.10
09/02/16	S CRY5 WLTH MTG STGY/N'FRAC		5,710.18		118,713.28
09/02/16	B USD			117,837.32	875.96
09/06/16	S CRY5 WLTH I/S-A/N'FRAC				875.96
09/06/16	B CRY5 WLTH MTG STGY/N'FRAC				875.96
09/08/16	DC CAD		117,396.91		118,272.87

09/08/16	WC CAD		5,000.00	113,272.87
09/09/16	S CRY5 WLTH I/S-A/N'FRAC	199,985.00		313,257.87
09/12/16	WC CAD		1,125.00	312,132.87
09/12/16	DC CAD	875.00		313,007.87
09/13/16	IW CAD		36.47	312,971.40
09/13/16	S CRY5 WLTH I/S-A/N'FRAC			312,971.40
09/14/16	DC CAD	310,000.00		622,971.40
09/14/16	B CA2		50,000.00	572,971.40
09/14/16	IW CAD		25.00	572,946.40
09/14/16	B USD		449,173.03	123,773.37
09/16/16	IW CAD		2.94	123,770.43
09/19/16	WC CAD		1,500.00	122,270.43
09/21/16	WX CAD		10,000.00	112,270.43
09/21/16	B USD		145,785.73	-33,515.30
09/21/16	DC CAD	27,602.38		-5,912.92
09/21/16	WC CAD		5,113.99	-11,026.91
09/23/16	S CRY5 WLTH MED/S-A /N'FRAC	123,985.00		112,958.09
09/26/16	DC CAD	700.00		113,658.09
09/26/16	DC CAD	55,531.89		169,189.98
09/26/16	WC CAD		5,022.69	164,167.29
09/28/16	DC CAD	7,000.00		171,167.29
09/29/16	B USD		164,034.29	7,133.00
09/30/16	B CRY5 WLTH I/S-A/N'FRAC		1,971.73	5,161.27
09/30/16	B CRY5 WLTH I/S-A/N'FRAC		8,522.10	-3,360.83
09/30/16	B CRY5 WLTH MED/S-A /N'FRAC		3,366.86	-6,727.69
09/30/16	B CRY5 WLTH MED/S-A /N'FRAC		13,924.75	-20,652.44
09/30/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC	13,924.75		-6,727.69
09/30/16	IA CAD CRY5 WLTH I/S-A/N'FRAC	8,522.10		1,794.41
09/30/16	DC CAD	1,971.73		3,766.14
09/30/16	DC CAD	3,366.86		7,133.00
10/01/16	IW CAD		206.67	6,926.33
10/03/16	WC CAD		125.00	6,801.33
10/03/16	DC CAD	200,000.00		206,801.33
10/03/16	DC CAD	200.00		207,001.33
10/03/16	WC CAD		3,390.90	203,610.43
10/03/16	WC CAD		441.88	203,168.55
10/03/16	WX CAD		10.80	203,157.75

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10/04/16	B CRY5 WLTH I/S-A/N'FRAC			203,157.75
10/04/16	B CRY5 WLTH MED/S-A /N'FRAC			203,157.75
10/04/16	DC CAD	785.69		203,943.44
10/04/16	WX CAD		2,210.51	201,732.93
10/04/16	WX CAD		2,601.01	199,131.92
10/05/16	DC CAD	59,594.64		258,726.56
10/05/16	WC CAD		1,500.00	257,226.56
10/07/16	B CA2		50,000.00	207,226.56
10/07/16	IW CAD		25.00	207,201.56
10/11/16	DC CAD	700.00		207,901.56
10/11/16	WC CAD		800.00	207,101.56
10/11/16	WC CAD		526,755.85	-319,654.29
10/11/16	DC CAD	526,755.85		207,101.56
10/13/16	DC CAD	20,526.75		227,628.31
10/16/16	IW CAD		5.59	227,622.72
10/17/16	DC CAD	150.00		227,772.72
10/17/16	WC CAD		1,225.00	226,547.72
10/20/16	B USD		99,481.65	127,066.07
10/21/16	S CRY5 WLTH I/S-A/N'FRAC	100,000.00		227,066.07
10/21/16	IW CAD		35.18	227,030.89
10/24/16	DC CAD	700.00		227,730.89
10/24/16	WC CAD		1,500.00	226,230.89
10/26/16	S CRY5 WLTH MED/S-A /N'FRAC			226,230.89
10/26/16	DC CAD	15,000.00		241,230.89
10/26/16	WC CAD		43.96	241,186.93
10/26/16	B USD		217,256.08	23,930.85
10/28/16	B CRY5 WLTH MED/S-A /N'FRAC		2,566.22	21,364.63
10/28/16	B CRY5 WLTH I/S-A/N'FRAC		1,427.44	19,937.19
10/28/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC	14,434.45		34,371.64
10/28/16	DC CAD	2,566.22		36,937.86
10/28/16	DC CAD	1,427.44		38,365.30
10/28/16	S CRY5 WLTH MED/S-A /N'FRAC	150,000.00		188,365.30
10/28/16	B CRY5 WLTH I/S-A/N'FRAC			188,365.30
10/28/16	B CRY5 WLTH I/S-A/N'FRAC		6,058.75	182,306.55
10/28/16	IA CAD CRY5 WLTH I/S-A/N'FRAC	6,058.75		188,365.30
10/28/16	B CRY5 WLTH MED/S-A /N'FRAC		14,434.45	173,930.85
10/28/16	B CRY5 WLTH MED/S-A /N'FRAC			173,930.85
10/31/16	DC CAD	200.00		174,130.85
10/31/16	WC CAD		125.00	174,005.85
10/31/16	WX CAD		130.55	173,875.30
11/01/16	WC CAD		2,500.00	171,375.30
11/01/16	S CRY5 WLTH I/S-A/N'FRAC			171,375.30

11/01/16	IW CAD		204.00	171,171.30
11/02/16	WX CAD		14,372.74	156,798.56
11/02/16	WC CAD		99,311.15	57,487.41
11/02/16	B CA2		50,000.00	7,487.41
11/02/16	WX CAD		2,778.64	4,708.77
11/02/16	S CRY5 WLTH MED/S-A /N'FRAC			4,708.77
11/02/16	IW CAD		25.00	4,683.77
11/03/16	ONE TIME EXPENSE ADJUSTMENT	367.13		5,050.90
11/07/16	WC CAD		1,100.00	3,950.90
11/07/16	DC CAD	700.00		4,650.90
11/09/16	DC CAD	15,000.00		19,650.90
11/09/16	WC CAD		66,429.25	-46,778.35
11/14/16	S USD	270,338.48		223,560.13
11/14/16	IW CAD		25.00	223,535.13
11/14/16	WC CAD		1,225.00	222,310.13
11/14/16	B CA2		100,000.00	122,310.13
11/14/16	WC CAD		196,140.46	-73,830.33
11/15/16	IW CAD		1.08	-73,831.41
11/15/16	DC CAD	150.00		-73,681.41
11/16/16	IW CAD		38.66	-73,720.07
11/16/16	WC CAD		10,352.11	-84,072.18
11/16/16	DC CAD	157,000.00		72,927.82
11/21/16	WC CAD		24,357.19	48,570.63
11/22/16	WC CAD		1,500.00	47,070.63
11/22/16	DC CAD	700.00		47,770.63
11/23/16	DC CAD	7,000.00		54,770.63
11/25/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC	11,305.03		66,075.66
11/25/16	IA CAD CRY5 WLTH I/S-A/N'FRAC	6,055.12		72,130.78
11/25/16	DC CAD	1,325.10		73,455.88
11/25/16	B CRY5 WLTH MED/S-A /N'FRAC		2,345.75	71,110.13
11/25/16	B CRY5 WLTH MED/S-A /N'FRAC		11,305.03	59,805.10
11/25/16	B CRY5 WLTH I/S-A/N'FRAC		1,325.10	58,480.00
11/25/16	DC CAD	2,345.75		60,825.75
11/25/16	B CRY5 WLTH I/S-A/N'FRAC		6,055.12	54,770.63
11/28/16	DC CAD	200.00		54,970.63
11/28/16	WC CAD		125.00	54,845.63

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11/28/16	WC CAD		33,986.74		20,858.89

11/28/16	WX CAD		33.37		20,825.52
11/29/16	B CRY5 WLTH MED/S-A /N'FRAC				20,825.52
11/29/16	B CRY5 WLTH I/S-A/N'FRAC				20,825.52
11/30/16	DC CAD	100,000.00			120,825.52
	Sub-total	13,898,955.67	13,778,551.06	120,404.61	120,825.52
	GL A/C:1001 CASH - USD				0.55
02/09/16	IW USD		10.00		-9.45
02/10/16	IW USD		25.00		-34.45
02/10/16	B US2		100,000.00		-100,034.45
02/10/16	S USD		49,900.00		-149,934.45
02/11/16	Medical Contracts	150,000.00			65.55
03/09/16	S USD		600,000.00		-599,934.45
03/09/16	IW USD		10.00		-599,944.45
03/10/16	Medical Factoring Contracts	600,000.00			55.55
03/31/16	IW USD		10.00		45.55
04/01/16	S USD		500,040.00		-499,994.45
04/01/16	IW USD		42.76		-500,037.21
04/07/16	MEDIACAL CONTRACT REPAYMENT	500,000.00			-37.21
04/15/16	IA USD	4.72			-32.49
04/20/16	IW USD		10.00		-42.49
04/20/16	S USD		489,940.00		-489,982.49
04/21/16	Medical Factoring Contracts Princip	490,000.00			17.51
05/02/16	IW USD		3.03		14.48
06/01/16	IW USD		2.43		12.05
08/24/16	IW USD		25.00		-12.95
08/24/16	B USD	1,350,025.00			1,350,012.05
08/25/16	FACTORING CONTRACTS		1,350,000.00		12.05
09/02/16	B USD	90,025.00			90,037.05
09/07/16	IW USD		25.00		90,012.05
09/08/16	FACTORING CONTRACTS - USD		90,000.00		12.05
09/14/16	B USD	340,025.00			340,037.05
09/16/16	IW USD		55.48		339,981.57
09/21/16	B USD	109,987.95			449,969.52
09/23/16	IW USD		25.00		449,944.52
09/29/16	FACTORING CONTRACTS		575,000.00		-125,055.48
09/29/16	B USD	125,080.48			25.00
09/29/16	IW USD		25.00		0.00
10/20/16	B USD	75,025.00			75,025.00
10/20/16	IW USD		25.00		75,000.00
10/26/16	IW USD		25.00		74,975.00
10/26/16	B USD	162,025.00			237,000.00
10/27/16	FACTORING CONTRACTS		237,000.00		0.00

11/10/16	IW USD		10.00	-10.00
11/14/16	S RSTD ADVANCED VOICE RECOGNITION S	1,649.96		1,639.96
11/14/16	S USD		199,990.00	-198,350.04
11/17/16	ADJUSTMENT	200,000.00		1,649.96
	Sub-total	4,193,848.11	4,192,198.70	1,649.41
	GL A/C:1010 CASH - CAD TWO			208,638.47
01/06/16	IW CA2		2.80	208,635.67
01/06/16	B US2		35,122.50	173,513.17
01/07/16	IW CA2		2.82	173,510.35
01/07/16	B US2		35,335.00	138,175.35
01/12/16	IW CA2		2.84	138,172.51
01/12/16	B US2		35,634.00	102,538.51
01/15/16	B US2		36,278.25	66,260.26
01/15/16	IW CA2		2.87	66,257.39
06/14/16	S CA2		450,000.00	-383,742.61
07/04/16	S US2	383,847.12		104.51
07/04/16	IW CA2		7.68	96.83
07/06/16	IW CA2		300.73	-203.90
08/03/16	IW CA2		71.02	-274.92
08/29/16	B CA2	100,000.00		99,725.08
09/06/16	IW CA2		0.54	99,724.54
09/14/16	B CA2	50,000.00		149,724.54
10/07/16	B CA2	50,000.00		199,724.54
11/02/16	B CA2	50,000.00		249,724.54
11/08/16	IW CA2		2.67	249,721.87

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11/08/16	B US2		64,104.40		185,617.47
11/14/16	B CA2	100,000.00			285,617.47
11/14/16	B US2		34,693.70		250,923.77
11/14/16	IW CA2		2.71		250,921.06
	Sub-total	733,847.12	691,564.53	42,282.59	250,921.06
	GL A/C:1011 CASH - USD TWO				69,806.52
01/04/16	REVERSE US2 ADJUSTMENTS		18,268.85		51,537.67
01/06/16	IW US2		15.59		51,522.08
01/06/16	B US2	25,000.00			76,522.08
01/06/16	S US2 CDH6 C\$ CURRENCY FUTURE MAR16		14,477.96		62,044.12
01/07/16	B US2	25,000.00			87,044.12
01/07/16	S US2 CDH6 C\$ CURRENCY FUTURE MAR16		2,118.28		84,925.84

01/08/16	S US2 CDH6 C\$ CURRENCY FUTURE MAR16		2,388.28	82,537.56
01/08/16	S US2 CDH6 C\$ CURRENCY FUTURE MAR16		14,089.68	68,447.88
01/11/16	S US2 CDH6 C\$ CURRENCY FUTURE MAR16		11,353.12	57,094.76
01/11/16	S US2 CDH6 C\$ CURRENCY FUTURE MAR16		13,091.40	44,003.36
01/12/16	S US2 CDH6 C\$ CURRENCY FUTURE MAR16		17,972.22	26,031.14
01/12/16	B US2	25,000.00		51,031.14
01/13/16	S US2 CDH6 C\$ CURRENCY FUTURE MAR16		9,217.38	41,813.76
01/14/16	S US2 CDH6 C\$ CURRENCY FUTURE MAR16		3,112.46	38,701.30
01/15/16	S US2 CDH6 C\$ CURRENCY FUTURE MAR16		5,924.92	32,776.38
01/15/16	S US2 CDH6 C\$ CURRENCY FUTURE MAR16		12,939.84	19,836.54
01/15/16	S US2 CDH6 C\$ CURRENCY FUTURE MAR16		8,197.38	11,639.16
01/15/16	B US2	25,000.00		36,639.16
01/19/16	S US2 CDH6 C\$ CURRENCY FUTURE MAR16		3,052.46	33,586.70
01/20/16	S US2 CDH6 C\$ CURRENCY FUTURE MAR16		10,357.38	23,229.32
01/21/16	B US2 CDH6 C\$ CURRENCY FUTURE MAR16		7.38	23,221.94
01/22/16	B US2 CDH6 C\$ CURRENCY FUTURE MAR16		17.22	23,204.72
01/29/16	B US2 CDH6 C\$ CURRENCY FUTURE MAR16		12.30	23,192.42
02/03/16	IW US2		8.66	23,183.76
02/04/16	B US2 CDH6 C\$ CURRENCY FUTURE MAR16		44.28	23,139.48
02/05/16	S US2 CDH6 C\$ CURRENCY FUTURE MAR16	737.70		23,877.18
02/05/16	S US2 CDH6 C\$ CURRENCY FUTURE MAR16	1,470.16		25,347.34
02/08/16	S US2 CDH6 C\$ CURRENCY FUTURE MAR16	1,950.16		27,297.50
02/10/16	B US2	100,000.00		127,297.50
02/11/16	B US2 CDH6 C\$ CURRENCY FUTURE MAR16		71.34	127,226.16
02/17/16	S US2 CDH6 C\$ CURRENCY FUTURE MAR16	7,055.08		134,281.24
02/22/16	B US2 CDH6 C\$ CURRENCY FUTURE MAR16		2.46	134,278.78
03/04/16	S US2 CDH6 C\$ CURRENCY FUTURE MAR16	4,087.54		138,366.32
03/07/16	B US2 CDH6 C\$ CURRENCY FUTURE MAR16		2.46	138,363.86
03/11/16	S US2 CDH6 C\$ CURRENCY FUTURE MAR16	221,745.68		360,109.54
03/11/16	B US2 CDM6 C\$ CURRENCY FUTURE JUN16		130.38	359,979.16
03/14/16	S US2 CDM6 C\$ CURRENCY FUTURE JUN16		325.49	359,653.67
04/11/16	S US2 CDM6 C\$ CURRENCY FUTURE JUN16	9,897.06		369,550.73
04/21/16	S US2 CDM6 C\$ CURRENCY FUTURE JUN16	19,647.06		389,197.79
06/03/16	S US2 CDM6 C\$ CURRENCY FUTURE JUN16	1,504.51		390,702.30
06/10/16	B US2 CDU6 C\$ CURRENCY FUTURE 20SEPT16		95.94	390,606.36
06/10/16	S US2 CDM6 C\$ CURRENCY FUTURE JUN16	126,071.01		516,677.37
07/04/16	S US2		298,500.00	218,177.37
07/04/16	S US2 CDU6 C\$ CURRENCY FUTURE 20SEPT16		3,360.93	214,816.44
08/26/16	B US2 CDU6 C\$ CURRENCY FUTURE 20SEPT16		44.28	214,772.16
09/08/16	B US2 CDZ6 C\$ CURRENCY FUTURE 20DEC16		132.84	214,639.32
09/08/16	S US2 CDU6 C\$ CURRENCY FUTURE 20SEPT16		53,761.32	160,878.00
09/15/16	B US2 CDZ6 C\$ CURRENCY FUTURE 20DEC16		12.30	160,865.70

09/19/16	B US2 CDZ6 C\$ CURRENCY FUTURE 20DEC16		2.46		160,863.24
09/22/16	B US2 CDZ6 C\$ CURRENCY FUTURE 20DEC16		2.46		160,860.78
10/03/16	B US2 CDZ6 C\$ CURRENCY FUTURE 20DEC16		4.92		160,855.86
11/03/16	IW US2		1.45		160,854.41
11/03/16	B US2 CDZ6 C\$ CURRENCY FUTURE 20DEC16		9.84		160,844.57
11/08/16	B US2	47,464.00			208,308.57
11/11/16	S US2 CDZ6 C\$ CURRENCY FUTURE 20DEC16		7,340.84		200,967.73
11/11/16	S US2 CDZ6 C\$ CURRENCY FUTURE 20DEC16		3,605.42		197,362.31
11/11/16	S US2 CDZ6 C\$ CURRENCY FUTURE 20DEC16		18,002.10		179,360.21
11/11/16	S US2 CDZ6 C\$ CURRENCY FUTURE 20DEC16		3,600.42		175,759.79
11/14/16	B US2	25,542.00			201,301.79
11/15/16	B US2 CDZ6 C\$ CURRENCY FUTURE 20DEC16		24.60		201,277.19
11/21/16	S US2 CDZ6 C\$ CURRENCY FUTURE 20DEC16		8,821.26		192,455.93
11/28/16	B US2 CDZ6 C\$ CURRENCY FUTURE 20DEC16		2.46		192,453.47
	Sub-total	667,171.96	544,525.01	122,646.95	192,453.47

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
	GL A/C:1090 FOREIGN EXCHANGE, USD CASH				26,805.91
01/04/16	REVERSE US2 ADJUSTMENTS		7,095.62		19,710.29
01/06/16	FX		6.37		19,703.92
01/06/16	FX	10,122.50			29,826.42
01/06/16	FX CDH6 C\$ CURRENCY FUTURE MAR16		5,912.80		23,913.62
01/07/16	FX	10,335.00			34,248.62
01/07/16	FX CDH6 C\$ CURRENCY FUTURE MAR16		860.23		33,388.39
01/07/16	UNREALIZED G/L FC USD	793.05			34,181.44
01/08/16	FX CDH6 C\$ CURRENCY FUTURE MAR16		5,848.63		28,332.81
01/08/16	FX CDH6 C\$ CURRENCY FUTURE MAR16		991.38		27,341.43
01/11/16	FX CDH6 C\$ CURRENCY FUTURE MAR16		4,773.99		22,567.44
01/11/16	FX CDH6 C\$ CURRENCY FUTURE MAR16		5,504.93		17,062.51
01/12/16	FX	10,634.00			27,696.51
01/12/16	FX CDH6 C\$ CURRENCY FUTURE MAR16		7,711.88		19,984.63
01/13/16	FX CDH6 C\$ CURRENCY FUTURE MAR16		3,957.94		16,026.69
01/14/16	UNREALIZED G/L FC USD	2,258.70			18,285.39
01/14/16	FX CDH6 C\$ CURRENCY FUTURE MAR16		1,361.08		16,924.31
01/15/16	FX	11,278.25			28,202.56
01/15/16	FX CDH6 C\$ CURRENCY FUTURE MAR16		5,859.16		22,343.40
01/15/16	FX CDH6 C\$ CURRENCY FUTURE MAR16		2,682.80		19,660.60
01/15/16	FX CDH6 C\$ CURRENCY FUTURE MAR16		3,711.77		15,948.83
01/19/16	FX CDH6 C\$ CURRENCY FUTURE MAR16		1,377.88		14,570.95

01/20/16	FX CDH6 C\$ CURRENCY FUTURE MAR16		4,753.00	9,817.95
01/21/16	FX CDH6 C\$ CURRENCY FUTURE MAR16		3.13	9,814.82
01/21/16	UNREALIZED G/L FC USD	38.48		9,853.30
01/22/16	FX CDH6 C\$ CURRENCY FUTURE MAR16		7.15	9,846.15
01/28/16	UNREALIZED G/L FC USD		394.64	9,451.51
01/29/16	FX CDH6 C\$ CURRENCY FUTURE MAR16		5.02	9,446.49
02/03/16	FX		3.33	9,443.16
02/04/16	FX CDH6 C\$ CURRENCY FUTURE MAR16		16.50	9,426.66
02/04/16	UNREALIZED G/L FC USD		804.69	8,621.97
02/05/16	FX CDH6 C\$ CURRENCY FUTURE MAR16	569.83		9,191.80
02/05/16	FX CDH6 C\$ CURRENCY FUTURE MAR16	285.93		9,477.73
02/08/16	FX CDH6 C\$ CURRENCY FUTURE MAR16	764.66		10,242.39
02/09/16	FX		3.82	10,238.57
02/10/16	FX		19,136.65	-8,898.08
02/10/16	FX		9.92	-8,908.00
02/11/16	FX CDH6 C\$ CURRENCY FUTURE MAR16		28.04	-8,936.04
02/11/16	UNREALIZED G/L FC USD	58,961.68		50,025.64
02/17/16	FX CDH6 C\$ CURRENCY FUTURE MAR16	2,599.09		52,624.73
02/18/16	UNREALIZED G/L FC USD		2,634.30	49,990.43
02/22/16	FX CDH6 C\$ CURRENCY FUTURE MAR16		0.91	49,989.52
02/25/16	UNREALIZED G/L FC USD		1,961.44	48,028.08
02/29/16	UNREALIZED G/L FC USD		698.57	47,329.51
03/03/16	UNREALIZED G/L FC USD		1,558.40	45,771.11
03/04/16	FX CDH6 C\$ CURRENCY FUTURE MAR16	1,364.01		47,135.12
03/07/16	FX CDH6 C\$ CURRENCY FUTURE MAR16		0.81	47,134.31
03/09/16	FX		194,160.00	-147,025.69
03/09/16	FX		3.24	-147,028.93
03/10/16	UNREALIZED G/L FC USD	193,717.78		46,688.85
03/11/16	FX CDH6 C\$ CURRENCY FUTURE MAR16	71,291.21		117,980.06
03/11/16	FX CDM6 C\$ CURRENCY FUTURE JUN16		41.92	117,938.14
03/14/16	FX CDM6 C\$ CURRENCY FUTURE JUN16		107.18	117,830.96
03/17/16	UNREALIZED G/L FC USD		10,493.73	107,337.23
03/23/16	UNREALIZED G/L FC USD	7,877.63		115,214.86
03/30/16	UNREALIZED G/L FC USD		8,668.99	106,545.87
03/31/16	UNREALIZED G/L FC USD	323.74		106,869.61
03/31/16	FX		2.97	106,866.64
04/01/16	FX		13.03	106,853.61
04/01/16	FX		154,462.36	-47,608.75
04/07/16	UNREALIZED G/L FC USD	3,205.44		-44,403.31
04/07/16	MEDIACAL CONTRACT REPAYMENT	158,150.03		113,746.72
04/11/16	FX CDM6 C\$ CURRENCY FUTURE JUN16	2,883.01		116,629.73
04/14/16	UNREALIZED G/L FC USD		11,835.70	104,794.03

04/15/16	FX	1.35		104,795.38
04/20/16	FX		127,580.38	-22,785.00
04/20/16	FX		2.63	-22,787.63
04/21/16	Medical Factoring Contracts Princip	132,789.97		110,002.34
04/21/16	FX CDM6 C\$ CURRENCY FUTURE JUN16	5,324.35		115,326.69
04/21/16	UNREALIZED G/L FC USD		9,849.31	105,477.38
04/28/16	UNREALIZED G/L FC USD		6,461.01	99,016.37
05/02/16	FX		0.77	99,015.60
05/05/16	UNREALIZED G/L FC USD	12,026.66		111,042.26
05/12/16	UNREALIZED G/L FC USD	194.61		111,236.87
05/19/16	UNREALIZED G/L FC USD	10,041.63		121,278.50
05/26/16	UNREALIZED G/L FC USD		5,254.32	116,024.18
05/30/16	UNREALIZED G/L FC USD	3,113.66		119,137.84

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
06/01/16	FX			0.75	119,137.09
06/02/16	UNREALIZED G/L FC USD		739.54		119,876.63
06/03/16	FX CDM6 C\$ CURRENCY FUTURE JUN16		443.53		120,320.16
06/09/16	UNREALIZED G/L FC USD			13,616.11	106,704.05
06/10/16	FX CDM6 C\$ CURRENCY FUTURE JUN16		34,493.03		141,197.08
06/10/16	FX CDU6 C\$ CURRENCY FUTURE 20SEPT16			26.25	141,170.83
06/16/16	UNREALIZED G/L FC USD		15,954.37		157,125.20
06/23/16	UNREALIZED G/L FC USD			14,932.27	142,192.93
06/29/16	UNREALIZED G/L FC USD		12,348.88		154,541.81
06/30/16	UNREALIZED G/L FC USD		930.04		155,471.85
07/04/16	FX CDU6 C\$ CURRENCY FUTURE 20SEPT16			955.85	154,516.00
07/04/16	FX			85,347.12	69,168.88
07/07/16	UNREALIZED G/L FC USD			5,064.06	64,104.82
07/14/16	UNREALIZED G/L FC USD			1,482.34	62,622.48
07/21/16	UNREALIZED G/L FC USD		3,050.59		65,673.07
07/28/16	UNREALIZED G/L FC USD		2,427.58		68,100.65
08/04/16	UNREALIZED G/L FC USD			3,115.03	64,985.62
08/11/16	UNREALIZED G/L FC USD			386.69	64,598.93
08/18/16	UNREALIZED G/L FC USD			4,984.05	59,614.88
08/24/16	FX			7.35	59,607.53
08/24/16	FX		398,392.38		457,999.91
08/25/16	FACTORING CONTRACTS			396,900.06	61,099.85
08/25/16	UNREALIZED G/L FC USD		1,995.30		63,095.15
08/26/16	FX CDU6 C\$ CURRENCY FUTURE 20SEPT16			13.05	63,082.10

08/30/16	UNREALIZED G/L FC USD	2,985.50		66,067.60
09/01/16	UNREALIZED G/L FC USD	665.85		66,733.45
09/02/16	FX	27,812.32		94,545.77
09/07/16	FX		7.24	94,538.53
09/08/16	FX CDZ6 C\$ CURRENCY FUTURE 20DEC16		38.64	94,499.89
09/08/16	FX CDU6 C\$ CURRENCY FUTURE 20SEPT16		15,639.17	78,860.72
09/08/16	UNREALIZED G/L FC USD		5,876.78	72,983.94
09/08/16	FACTORING CONTRACTS - USD		26,181.00	46,802.94
09/14/16	FX	109,148.03		155,950.97
09/15/16	UNREALIZED G/L FC USD	1,636.85		157,587.82
09/15/16	FX CDZ6 C\$ CURRENCY FUTURE 20DEC16		3.87	157,583.95
09/16/16	FX		17.83	157,566.12
09/19/16	FX CDZ6 C\$ CURRENCY FUTURE 20DEC16		0.78	157,565.34
09/21/16	FX	35,797.78		193,363.12
09/22/16	FX CDZ6 C\$ CURRENCY FUTURE 20DEC16		0.75	193,362.37
09/22/16	UNREALIZED G/L FC USD		7,732.01	185,630.36
09/23/16	FX		7.91	185,622.45
09/29/16	FX		7.75	185,614.70
09/29/16	FX	38,953.81		224,568.51
09/29/16	UNREALIZED G/L FC USD	3,788.28		228,356.79
09/29/16	FACTORING CONTRACTS		178,307.51	50,049.28
10/03/16	FX CDZ6 C\$ CURRENCY FUTURE 20DEC16		1.54	50,047.74
10/06/16	UNREALIZED G/L FC USD	1,586.97		51,634.71
10/13/16	UNREALIZED G/L FC USD	144.79		51,779.50
10/20/16	UNREALIZED G/L FC USD		337.81	51,441.69
10/20/16	FX	24,456.65		75,898.34
10/20/16	FX		7.99	75,890.35
10/26/16	FX	55,231.08		131,121.43
10/26/16	FX		8.40	131,113.03
10/27/16	FACTORING CONTRACTS		80,248.18	50,864.85
10/27/16	UNREALIZED G/L FC USD	3,600.93		54,465.78
10/28/16	UNREALIZED G/L FC USD		16.09	54,449.69
11/03/16	FX		0.49	54,449.20
11/03/16	FX CDZ6 C\$ CURRENCY FUTURE 20DEC16		3.33	54,445.87
11/03/16	UNREALIZED G/L FC USD	16.09		54,461.96
11/08/16	FX	16,640.40		71,102.36
11/10/16	FX		3.48	71,098.88
11/10/16	UNREALIZED G/L FC USD	1,284.89		72,383.77
11/11/16	FX CDZ6 C\$ CURRENCY FUTURE 20DEC16		6,255.73	66,128.04
11/11/16	FX CDZ6 C\$ CURRENCY FUTURE 20DEC16		2,550.94	63,577.10
11/11/16	FX CDZ6 C\$ CURRENCY FUTURE 20DEC16		1,252.88	62,324.22
11/11/16	FX CDZ6 C\$ CURRENCY FUTURE 20DEC16		1,251.15	61,073.07

11/14/16	FX RSTD ADVANCED VOICE RECOGNITION	591.02		61,664.09
11/14/16	FX	9,151.70		70,815.79
11/14/16	FX		70,348.48	467.31
11/15/16	FX CD26 C\$ CURRENCY FUTURE 20DEC16		8.53	458.78
11/17/16	UNREALIZED G/L FC USD	544.95		1,003.73
11/17/16	ADJUSTMENT	68,579.99		69,583.72
11/21/16	FX CD26 C\$ CURRENCY FUTURE 20DEC16		3,031.87	66,551.85
11/24/16	UNREALIZED G/L FC USD	1,132.89		67,684.74
11/28/16	FX CD26 C\$ CURRENCY FUTURE 20DEC16		0.84	67,683.90
11/29/16	UNREALIZED G/L FC USD		1,009.37	66,674.53

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
	Sub-total		1,585,472.26	1,545,603.64	39,868.62
	GL A/C:1119 FX Adjustment				0.00
02/04/16	Adjustment as per Clayton.	35,620.00			35,620.00
02/05/16	Reversing Adjustment as per Clayton.			35,620.00	0.00
	Sub-total	35,620.00	35,620.00	0.00	0.00
	GL A/C:1230 DISTRIBUTIONS RECEIVABLE (CA				-0.02
01/28/16	Distribution Income AAG210	9,118.97			9,118.95
01/28/16	Distribution Income AAG300	16,596.51			25,715.46
01/29/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC		16,596.52		9,118.94
01/29/16	IA CAD CRY5 WLTH MTG STGY/N'FRAC		9,118.97		-0.03
02/25/16	Distribution Income AAG300	1,662.89			1,662.86
02/25/16	Distribution Income AAG210	9,113.53			10,776.39
02/26/16	IA CAD CRY5 WLTH MTG STGY/N'FRAC		9,113.54		1,662.85
02/26/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC		1,662.88		-0.03
03/23/16	Distribution Income AAG300	15,126.32			15,126.29
03/23/16	Distribution Income AAG210	10,228.79			25,355.08
03/24/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC		15,126.32		10,228.76
03/24/16	IA CAD CRY5 WLTH MTG STGY/N'FRAC		10,228.79		-0.03
04/28/16	DISTRIBUTION RECEIVABLE AAG210	8,389.03			8,389.00
04/28/16	DISTRIBUTION RECEIVABLE AAG300	10,455.28			18,844.28
04/29/16	IA CAD CRY5 WLTH MTG STGY/N'FRAC		8,389.03		10,455.25
04/29/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC		10,455.28		-0.03
05/26/16	DISTRIBUTION RECEIVABLE AAG300	31,450.93			31,450.90
05/26/16	DISTRIBUTION RECEIVABLE AAG210	3,151.86			34,602.76
05/27/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC		31,450.93		3,151.83
05/27/16	IA CAD CRY5 WLTH MTG STGY/N'FRAC		3,151.86		-0.03
06/29/16	DISTRIBUTION RECEIVABLE AAG300	26,784.17			26,784.14

06/29/16	DISTRIBUTION RECEIVABLE AAG210	1,401.09		28,185.23
06/30/16	IA CAD CRY5 WLTH MTG STGY/N'FRAC		1,401.09	26,784.14
06/30/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC		26,784.16	-0.02
07/28/16	DISTRIBUTION RECEIVABLE AAG300	16,455.43		16,455.41
07/28/16	DISTRIBUTION RECEIVABLE AAG210	616.77		17,072.18
07/28/16	DISTRIBUTION RECEIVABLE AAG330	1,822.24		18,894.42
07/29/16	IA CAD CRY5 WLTH MTG STGY/N'FRAC		616.77	18,277.65
07/29/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC		16,455.43	1,822.22
07/29/16	IA CAD CRY5 WLTH I/S-A/N'FRAC		1,822.24	-0.02
08/25/16	DISTRIBUTION RECEIVABLE AAG300	3,856.88		3,856.86
08/25/16	DISTRIBUTION RECEIVABLE AAG210	105.32		3,962.18
08/25/16	DISTRIBUTION RECEIVABLE AAG330	7,365.99		11,328.17
08/26/16	IA CAD CRY5 WLTH MTG STGY/N'FRAC		105.32	11,222.85
08/26/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC		3,856.89	7,365.96
08/26/16	IA CAD CRY5 WLTH I/S-A/N'FRAC		7,365.99	-0.03
09/29/16	DISTRIBUTION RECEIVABLE AAG300A	13,924.75		13,924.72
09/29/16	DISTRIBUTION RECEIVABLE AAG330A	8,522.09		22,446.81
09/30/16	IA CAD CRY5 WLTH I/S-A/N'FRAC		8,522.10	13,924.71
09/30/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC		13,924.75	-0.04
10/27/16	DISTRIBUTION RECEIVABLE AAG330A	6,058.76		6,058.72
10/27/16	DISTRIBUTION RECEIVABLE AAG300A	14,434.46		20,493.18
10/28/16	IA CAD CRY5 WLTH I/S-A/N'FRAC		6,058.75	14,434.43
10/28/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC		14,434.45	-0.02
11/24/16	DISTRIBUTION RECEIVABLE AAG330A	6,055.12		6,055.10
11/24/16	DISTRIBUTION RECEIVABLE AAG300A	11,305.03		17,360.13
11/25/16	IA CAD CRY5 WLTH I/S-A/N'FRAC		6,055.12	11,305.01
11/25/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC		11,305.03	-0.02
	Sub-total	234,002.21	234,002.21	0.00
	GL A/C:1260 SUBSCRIPTIONS RECEIVABLE - D			-0.02
01/04/16	DC CAD		250.00	40,851.51
01/07/16	SUBSCRIPTION RECEIVABLE	900.00		40,601.51
01/11/16	DC CAD		900.00	41,501.51
01/14/16	SUBSCRIPTION RECEIVABLE	825.00		40,601.51
01/14/16	DC CAD		40,601.51	41,426.51
01/18/16	DC CAD		825.00	825.00
01/21/16	SUBSCRIPTION RECEIVABLE	44,000.00		0.00
01/28/16	DC CAD		44,000.00	44,000.00
01/28/16	SUBSCRIPTION RECEIVABLE	16,851.02		0.00
				16,851.02

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02/01/16	DC CAD		750.00		16,101.02
02/03/16	DC CAD		16,101.02		0.00
02/04/16	SUBSCRIPTION RECEIVABLE	41,748.16			41,748.16
02/08/16	DC CAD		325.00		41,423.16
02/11/16	SUBSCRIPTION RECEIVABLE	202,580.26			244,003.42
02/11/16	DC CAD		41,423.16		202,580.26
02/17/16	DC CAD		775.00		201,805.26
02/18/16	DC CAD		201,805.26		0.00
02/18/16	SUBSCRIPTION RECEIVABLE	2,641.24			2,641.24
02/24/16	DC CAD		2,641.24		0.00
02/25/16	SUBSCRIPTION RECEIVABLE	57,000.00			57,000.00
02/29/16	DC CAD		750.00		56,250.00
03/02/16	DC CAD		56,250.00		0.00
03/03/16	SUBSCRIPTION RECEIVABLE	91,500.00			91,500.00
03/09/16	DC CAD		91,500.00		0.00
03/10/16	SUBSCRIPTION RECEIVABLE	33,756.51			33,756.51
03/14/16	DC CAD		775.00		32,981.51
03/16/16	DC CAD		32,981.51		0.00
03/23/16	SUBSCRIPTION RECEIVABLE	13,000.00			13,000.00
03/31/16	DC CAD		13,000.00		0.00
03/31/16	SUBSCRIPTION RECEIVABLE	25,750.00			25,750.00
04/04/16	DC CAD		750.00		25,000.00
04/06/16	DC CAD		25,000.00		0.00
04/07/16	SUBSCRIPTION RECEIVABLE	92,106.32			92,106.32
04/11/16	DC CAD		775.00		91,331.32
04/13/16	DC CAD		91,331.32		0.00
04/14/16	SUBSCRIPTION RECEIVABLE	304,221.84			304,221.84
04/20/16	DC CAD		304,221.84		0.00
04/21/16	SUBSCRIPTION RECEIVABLE	65,700.00			65,700.00
04/25/16	DC CAD		700.00		65,000.00
04/27/16	DC CAD		65,000.00		0.00
04/28/16	SUBSCRIPTION RECEIVABLE	10,050.00			10,050.00
05/02/16	DC CAD		50.00		10,000.00
05/04/16	DC CAD		10,000.00		0.00
05/05/16	SUBSCRIPTION RECEIVABLE	15,700.00			15,700.00
05/09/16	DC CAD		700.00		15,000.00
05/11/16	DC CAD		15,000.00		0.00
05/12/16	SUBSCRIPTION RECEIVABLE	40,075.00			40,075.00
05/16/16	DC CAD		75.00		40,000.00
05/18/16	DC CAD		40,000.00		0.00
05/19/16	SUBSCRIPTION RECEIVABLE	7,700.00			7,700.00

05/24/16	DC CAD		700.00	7,000.00
05/26/16	SUBSCRIPTION RECEIVABLE	50.00		7,050.00
05/26/16	DC CAD		7,000.00	50.00
05/30/16	DC CAD		50.00	0.00
06/02/16	SUBSCRIPTION RECEIVABLE	20,976.13		20,976.13
06/06/16	DC CAD		700.00	20,276.13
06/08/16	DC CAD		20,276.13	0.00
06/09/16	SUBSCRIPTION RECEIVABLE	4,575.00		4,575.00
06/13/16	DC CAD		75.00	4,500.00
06/15/16	DC CAD		4,500.00	0.00
06/16/16	SUBSCRIPTION RECEIVABLE	32,933.10		32,933.10
06/20/16	DC CAD		700.00	32,233.10
06/22/16	DC CAD		32,233.10	0.00
06/23/16	SUBSCRIPTION RECEIVABLE	176,000.00		176,000.00
06/29/16	SUBSCRIPTION RECEIVABLE	249,154.28		425,154.28
06/29/16	DC CAD		176,000.00	249,154.28
07/04/16	DC CAD		50.00	249,104.28
07/06/16	DC CAD		249,104.28	0.00
07/07/16	SUBSCRIPTION RECEIVABLE	79,110.95		79,110.95
07/11/16	DC CAD		775.00	78,335.95
07/13/16	DC CAD		78,335.95	0.00
07/14/16	SUBSCRIPTION RECEIVABLE	700.00		700.00
07/18/16	DC CAD		700.00	0.00
07/21/16	SUBSCRIPTION RECEIVABLE	674,000.00		674,000.00
07/27/16	DC CAD		674,000.00	0.00
07/28/16	SUBSCRIPTION RECEIVABLE	496,929.29		496,929.29
08/02/16	DC CAD		750.00	496,179.29
08/04/16	DC CAD		496,179.29	0.00
08/04/16	SUBSCRIPTION RECEIVABLE	136,000.00		136,000.00
08/08/16	DC CAD		65,000.00	71,000.00
08/10/16	DC CAD		71,000.00	0.00
08/11/16	SUBSCRIPTION RECEIVABLE	153,830.85		153,830.85
08/15/16	DC CAD		775.00	153,055.85
08/15/16	DC CAD		41,500.00	111,555.85
08/17/16	DC CAD		111,555.85	0.00
08/18/16	SUBSCRIPTION RECEIVABLE	245,181.85		245,181.85
08/24/16	DC CAD		245,181.85	0.00

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08/25/16	SUBSCRIPTION RECEIVABLE	98,675.66		98,675.66
08/29/16	DC CAD		850.00	97,825.66
08/31/16	DC CAD		97,825.66	0.00
09/01/16	SUBSCRIPTION RECEIVABLE	117,396.91		117,396.91
09/08/16	SUBSCRIPTION RECEIVABLE	310,875.00		428,271.91
09/08/16	DC CAD		117,396.91	310,875.00
09/12/16	DC CAD		875.00	310,000.00
09/14/16	DC CAD		310,000.00	0.00
09/15/16	SUBSCRIPTION RECEIVABLE	27,602.38		27,602.38
09/21/16	DC CAD		27,602.38	0.00
09/22/16	SUBSCRIPTION RECEIVABLE	63,231.89		63,231.89
09/26/16	DC CAD		700.00	62,531.89
09/26/16	DC CAD		55,531.89	7,000.00
09/28/16	DC CAD		7,000.00	0.00
09/29/16	SUBSCRIPTION RECEIVABLE	259,794.64		259,794.64
10/03/16	DC CAD		200,000.00	59,794.64
10/03/16	DC CAD		200.00	59,594.64
10/05/16	DC CAD		59,594.64	0.00
10/06/16	SUBSCRIPTION RECEIVABLE	526,755.85		526,755.85
10/06/16	SUBSCRIPTION RECEIVABLE	21,226.75		547,982.60
10/11/16	DC CAD		526,755.85	21,226.75
10/11/16	DC CAD		700.00	20,526.75
10/13/16	DC CAD		20,526.75	0.00
10/13/16	SUBSCRIPTION RECEIVABLE	150.00		150.00
10/17/16	DC CAD		150.00	0.00
10/20/16	SUBSCRIPTION RECEIVABLE	15,700.00		15,700.00
10/24/16	DC CAD		700.00	15,000.00
10/26/16	DC CAD		15,000.00	0.00
10/28/16	SUBSCRIPTION RECEIVABLE	200.00		200.00
10/31/16	DC CAD		200.00	0.00
11/03/16	SUBSCRIPTION RECEIVABLE	15,700.00		15,700.00
11/07/16	DC CAD		700.00	15,000.00
11/09/16	DC CAD		15,000.00	0.00
11/10/16	SUBSCRIPTION RECEIVABLE	157,150.00		157,150.00
11/15/16	DC CAD		150.00	157,000.00
11/16/16	DC CAD		157,000.00	0.00
11/17/16	SUBSCRIPTION RECEIVABLE	7,700.00		7,700.00
11/22/16	DC CAD		700.00	7,000.00
11/23/16	DC CAD		7,000.00	0.00
11/24/16	SUBSCRIPTION RECEIVABLE	100,200.00		100,200.00
11/28/16	DC CAD		200.00	100,000.00
11/30/16	DC CAD		100,000.00	0.00

	Sub-total	5,057,905.88	5,098,757.39	-40,851.51	0.00
	GL A/C:1280 XMC FEE RECEIVABLE				0.00
01/21/16	Additional Fee Income Adj.	60,000.00			60,000.00
02/18/16	DECREASE XMC FEE RECEIVABLE		5,000.00		55,000.00
02/25/16	Decrease XMC Fees Receivable		5,000.00		50,000.00
03/30/16	XMC Payable Asset Reduced - Medical		7,500.00		42,500.00
04/14/16	XMC Fee Rec Adj - Medical		7,500.00		35,000.00
06/23/16	XMC Fee Receivable Adj		5,000.00		30,000.00
07/07/16	XMC Fee Receivable		2,500.00		27,500.00
08/30/16	XMC Fee Receivable		2,500.00		25,000.00
09/15/16	XMC Fee Receivable	5,900.00			30,900.00
09/22/16	XMC Fee Receivable		5,900.00		25,000.00
09/22/16	Reverse XMC Fee Receivable entry	5,900.00			30,900.00
10/06/16	XMC Fee Receivable		3,500.00		27,400.00
10/13/16	XMC Fee Receivable		2,400.00		25,000.00
10/20/16	XMC Fee Receivable		2,650.00		22,350.00
11/10/16	XMC Fee Receivable		3,129.00		19,221.00
11/17/16	XMC Fee Receivable		3,101.00		16,120.00
11/24/16	XMC Fee Receivable		3,120.00		13,000.00
	Sub-total	71,800.00	58,800.00	13,000.00	13,000.00
	GL A/C:1401 FACTORING CONTRACTS - USD				5,661,833.25
01/07/16	Medical Factoring Contracts	72,408.82			5,734,242.07
01/14/16	Medical Factoring Contracts	145,637.38			5,879,879.45
01/21/16	Medical Factoring Contracts		53,181.93		5,826,697.52
01/28/16	Medical Factoring Contracts		69,545.09		5,757,152.43
02/04/16	Medical Factoring Contracts		141,955.54		5,615,196.89

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02/11/16	Medical Contracts		150,000.00		5,465,196.89
02/11/16	Medical Contracts	24,504.94			5,489,701.83
02/18/16	Medical Factoring Contracts		82,365.50		5,407,336.33
02/25/16	Medical Factoring Contracts		57,537.45		5,349,798.88
02/29/16	Medical Factoring Contracts		20,492.54		5,329,306.34
03/03/16	Medical Factoring Contracts		45,714.43		5,283,591.91
03/10/16	Medical Factoring Contracts		815,779.45		4,467,812.46
03/17/16	Medical Factoring Contracts		129,961.71		4,337,850.75
03/23/16	Medical Factoring Contracts	73,166.37			4,411,017.12
03/23/16	Medical Factoring Contracts		80,516.39		4,330,500.73
03/31/16	Medical Factoring Contracts	3,006.83			4,333,507.56

04/07/16	Medical Factoring Contracts	64,145.96		4,397,653.52
04/07/16	MEDIACAL CONTRACT REPAYMENT		658,150.03	3,739,503.49
04/14/16	Medical Factoring Contracts		92,898.27	3,646,605.22
04/21/16	Medical Factoring Contracts		35,795.76	3,610,809.46
04/21/16	Medical Factoring Contracts Principal		622,789.97	2,988,019.49
04/28/16	Medical Factoring Contracts Principal		39,025.21	2,948,994.28
05/05/16	Medical Factoring Contracts Princip	72,643.42		3,021,637.70
05/12/16	Medical Factoring Contracts Princip	1,175.67		3,022,813.37
05/19/16	Medical Factoring Contracts Princip	60,653.51		3,083,466.88
05/26/16	Medical Factoring Contracts Principal		31,737.40	3,051,729.48
05/30/16	Medical Factoring Contracts Princip	18,807.30		3,070,536.78
06/02/16	Medical Factoring Contracts Princip	4,466.88		3,075,003.66
06/09/16	Medical Factoring Contracts Principal		82,047.28	2,992,956.38
06/16/16	Medical Factoring Contracts Princip	72,878.56		3,065,834.94
06/23/16	Medical Factoring Contracts Principal		67,941.38	2,997,893.56
06/29/16	Medical Factoring Contracts Princip	56,186.87		3,054,080.43
07/07/16	Medical Factoring Contracts Principal		1,645.65	3,052,434.78
07/14/16	Medical Factoring Contracts Principal		16,221.44	3,036,213.34
07/21/16	Medical Factoring Contracts Princip	33,383.28		3,069,596.62
07/28/16	Medical Factoring Contracts Princip	26,565.52		3,096,162.14
08/04/16	Medical Factoring Contracts Principal		34,088.44	3,062,073.70
08/11/16	Medical Factoring Contracts Principal		4,231.77	3,057,841.93
08/18/16	Medical Factoring Contracts Principal		54,541.45	3,003,300.48
08/25/16	FACTORING CONTRACTS	1,746,900.06		4,750,200.54
08/25/16	Medical Factoring Contracts Princip	37,680.19		4,787,880.73
08/30/16	Medical Factoring Contracts Princip	51,442.37		4,839,323.10
09/01/16	Medical Factoring Contracts Princip	11,473.04		4,850,796.14
09/08/16	FACTORING CONTRACTS - USD	116,181.00		4,966,977.14
09/08/16	Medical Factoring Contracts Principal		73,277.92	4,893,699.22
09/15/16	Medical Factoring Contracts Princip	89,844.29		4,983,543.51
09/22/16	Medical Factoring Contracts Principal		40,562.73	4,942,980.78
09/29/16	Medical Factoring Contracts Princip	23,503.92		4,966,484.70
09/29/16	FACTORING CONTRACTS	753,307.51		5,719,792.21
10/06/16	Medical Factoring Contracts Princip	47,588.22		5,767,380.43
10/13/16	Medical Factoring Contracts Princip	3,929.36		5,771,309.79
10/20/16	Medical Factoring Contracts Principal		9,168.55	5,762,141.24
10/27/16	Medical Factoring Contracts Princip	82,079.26		5,844,220.50
10/27/16	FACTORING CONTRACTS	317,248.18		6,161,468.68
10/28/16	Medical Factoring Contracts Principal		460.19	6,161,008.49
11/03/16	Medical Factoring Contracts Princip	460.19		6,161,468.68
11/10/16	Medical Factoring Contracts Princip	40,966.59		6,202,435.27
11/17/16	ADJUSTMENT		268,579.99	5,933,855.28

11/17/16	Medical Factoring Contracts Principal		21,173.79		5,912,681.49
11/24/16	Medical Factoring Contracts Princip	25,537.32			5,938,218.81
11/29/16	Medical Factoring Contracts Principal		22,895.25		5,915,323.56
	Sub-total	4,077,772.81	3,824,282.50	253,490.31	5,915,323.56
	GL A/C:1430 ACCRUED CONTRACT FEES - USD				52,355.03
01/07/16	MEDICAL CONTRACTS ADJUSTMENT	12,947.45			65,302.48
01/07/16	Medical Factoring Contracts	11,278.24			76,580.72
01/14/16	Medical Factoring Contracts	13,288.26			89,868.98
01/21/16	Medical Factoring Contracts	5,849.75			95,718.73
01/28/16	Medical Factoring Contracts	8,675.00			104,393.73
02/04/16	Medical Factoring Contracts	6,921.30			111,315.03
02/11/16	Medical Factoring Contracts	9,867.69			121,182.72
02/18/16	Medical Factoring Contracts	11,855.55			133,038.27
02/25/16	Medical Factoring Contracts	10,527.65			143,565.92
02/29/16	Medical Factoring Contracts	9,632.33			153,198.25
03/03/16	Medical Factoring Contracts	6,460.21			159,658.46
03/10/16	Medical Contracts Adj.	12,035.69			171,694.15
03/10/16	Medical Factoring Contracts	4,353.68			176,047.83
03/17/16	Medical Factoring Contracts		3,840.22		172,207.61
03/23/16	Medical Factoring Contracts	10,254.28			182,461.89

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03/23/16	Medical Factoring Contracts		7,323.22		189,785.11
03/31/16	Medical Factoring Contracts		1,627.75		191,412.86
04/07/16	Medical Factoring Contracts		15,473.11		206,885.97
04/14/16	Medical Factoring Contracts		2,113.80		208,999.77
04/21/16	Medical Factoring Contracts		6,340.14		215,339.91
04/28/16	Accrued Contract Fees		3,957.58		219,297.49
05/05/16	Accrued Contract Fees		15,095.81		234,393.30
05/12/16	Accrued Contract Fees		5,540.13		239,933.43
05/19/16	Accrued Contract Fees		11,112.95		251,046.38
05/26/16	Accrued Contract Fees		4,081.97		255,128.35
05/30/16	Accrued Contract Fees		5,797.54		260,925.89
06/02/16	Accrued Contract Fees		3,808.34		264,734.23
06/09/16	Accrued Contract Fees		1,309.90		266,044.13
06/16/16	Accrued Contract Fees		10,883.88		276,928.01
06/23/16	Accrued Contract Fees		5,392.30		282,320.31
06/29/16	Accrued Contract Fees		12,496.36		294,816.67
07/07/16	Accrued Contract Fees		7,982.97		302,799.64

07/14/16	Accrued Contract Fees	1,875.46			304,675.10
07/21/16	Accrued Contract Fees	9,345.06			314,020.16
07/28/16	Accrued Contract Fees	8,855.00			322,875.16
08/04/16	Accrued Contract Fees	4,112.03			326,987.19
08/11/16	Accrued Contract Fees	8,059.62			335,046.81
08/18/16	Accrued Contract Fees	275.76			335,322.57
08/25/16	Accrued Contract Fees	10,600.20			345,922.77
08/30/16	Accrued Contract Fees	13,672.67			359,595.44
09/01/16	Accrued Contract Fees	3,815.82			363,411.26
09/08/16	Accrued Contract Fees	5,509.03			368,920.29
09/15/16	Accrued Contract Fees	16,281.55			385,201.84
09/22/16	Accrued Contract Fees	7,249.19			392,451.03
09/29/16	Accrued Contract Fees	14,741.31			407,192.34
10/06/16	Accrued Contract Fees	20,276.12			427,468.46
10/13/16	Accrued Contract Fees	13,300.81			440,769.27
10/20/16	Accrued Contract Fees	12,942.47			453,711.74
10/27/16	Accrued Contract Fees	17,199.75			470,911.49
10/28/16	Accrued Contract Fees	5,452.68			476,364.17
11/03/16	Accrued Contract Fees	7,526.33			483,890.50
11/10/16	Accrued Contract Fees	15,343.11			499,233.61
11/17/16	Accrued Contract Fees	10,839.94			510,073.55
11/24/16	Accrued Contract Fees	15,284.01			525,357.56
11/29/16	Accrued Contract Fees	9,918.29			535,275.85
	Sub-total	486,761.04	3,840.22	482,920.82	535,275.85
	GL A/C:1431 CONTRACT PURCHASE FEES - USD				97,203.50
01/07/16	Medical Factoring Contracts	1,243.13			98,446.63
01/14/16	Medical Factoring Contracts	2,500.34			100,946.97
01/21/16	Medical Factoring Contracts		913.04		100,033.93
01/28/16	Medical Factoring Contracts		1,193.97		98,839.96
02/04/16	Medical Factoring Contracts		2,437.12		96,402.84
02/11/16	Medical Factoring Contracts	1,432.77			97,835.61
02/18/16	Medical Factoring Contracts		1,467.89		96,367.72
02/25/16	Medical Factoring Contracts		1,025.41		95,342.31
02/29/16	Medical Factoring Contracts		365.21		94,977.10
03/03/16	Medical Factoring Contracts		814.71		94,162.39
03/10/16	Medical Factoring Contracts		238.80		93,923.59
03/17/16	Medical Factoring Contracts		2,732.09		91,191.50
03/23/16	Medical Factoring Contracts	1,538.12			92,729.62
03/23/16	Medical Factoring Contracts		1,692.64		91,036.98
03/31/16	Medical Factoring Contracts	63.22			91,100.20
04/07/16	Medical Factoring Contracts	1,348.49			92,448.69
04/14/16	Medical Factoring Contracts		2,296.65		90,152.04

04/21/16	Medical Factoring Contracts		884.95		89,267.09
04/28/16	Contract Purchase Fees		1,165.88		88,101.21
05/05/16	Contract Purchase Fees	2,170.23			90,271.44
05/12/16	Contract Purchase Fees	35.12			90,306.56
05/19/16	Contract Purchase Fees	1,812.02			92,118.58
05/26/16	Contract Purchase Fees		948.15		91,170.43
05/30/16	FEES ADJ MEDICAL		91,170.43		0.00
	Sub-total	12,143.44	109,346.94	-97,203.50	0.00
	GL A/C:1620 COST OF EQUITIES - DOMESTIC				4,907,948.64

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
01/05/16	B CRY5 WLTH MED/S-A /N'FRAC				4,907,948.64
01/05/16	S CRY5 WLTH MTG STGY/N'FRAC			0.08	4,907,948.56
01/29/16	B CRY5 WLTH MED/S-A /N'FRAC	3,934.14			4,911,882.70
01/29/16	B CRY5 WLTH MED/S-A /N'FRAC				4,911,882.70
01/29/16	B CRY5 WLTH MTG STGY/N'FRAC	4,673.61			4,916,556.31
01/29/16	B CRY5 WLTH MTG STGY/N'FRAC	9,118.97			4,925,675.28
01/29/16	B CRY5 WLTH MED/S-A /N'FRAC	16,596.52			4,942,271.80
02/19/16	S CRY5 WLTH MED/S-A /N'FRAC		14,846.29		4,927,425.51
02/26/16	S CRY5 WLTH MTG STGY/N'FRAC		4,249.96		4,923,175.55
02/26/16	S CRY5 WLTH MED/S-A /N'FRAC		5,557.70		4,917,617.85
02/26/16	B CRY5 WLTH MED/S-A /N'FRAC	1,662.88			4,919,280.73
02/26/16	B CRY5 WLTH MED/S-A /N'FRAC	3,815.68			4,923,096.41
02/26/16	S CRY5 WLTH MED/S-A /N'FRAC			0.02	4,923,096.39
02/26/16	B CRY5 WLTH MTG STGY/N'FRAC	4,537.60			4,927,633.99
02/26/16	B CRY5 WLTH MTG STGY/N'FRAC	9,113.54			4,936,747.53
02/26/16	B CRY5 WLTH MTG STGY/N'FRAC				4,936,747.53
03/04/16	S CRY5 WLTH MED/S-A /N'FRAC			0.01	4,936,747.52
03/04/16	S CRY5 WLTH MED/S-A /N'FRAC			30,107.15	4,906,640.37
03/18/16	B CRY5 WLTH MTG STGY/N'FRAC				4,906,640.37
03/18/16	S CRY5 WLTH MTG STGY/N'FRAC			19,231.67	4,887,408.70
03/24/16	B CRY5 WLTH MED/S-A /N'FRAC	15,126.32			4,902,535.02
03/24/16	B CRY5 WLTH MED/S-A /N'FRAC	3,641.78			4,906,176.80
03/24/16	B CRY5 WLTH MTG STGY/N'FRAC	10,228.79			4,916,405.59
03/24/16	B CRY5 WLTH MTG STGY/N'FRAC	4,383.99			4,920,789.58
03/28/16	S CRY5 WLTH MTG STGY/N'FRAC			0.02	4,920,789.56
03/28/16	S CRY5 WLTH MED/S-A /N'FRAC			0.03	4,920,789.53
04/01/16	S CRY5 WLTH MTG STGY/N'FRAC			28,074.04	4,892,715.49
04/01/16	S CRY5 WLTH MED/S-A /N'FRAC			15,098.38	4,877,617.11

04/05/16	B CRY5 WLTH MTG STGY/N'FRAC			4,877,617.11
04/08/16	S CRY5 WLTH MTG STGY/N'FRAC	400,930.30		4,476,686.81
04/08/16	S CRY5 WLTH MTG STGY/N'FRAC	0.09		4,476,686.72
04/11/16	B CRY5 WLTH MTG STGY/N'FRAC			4,476,686.72
04/14/16	B DUNDEE INV SVG ACCT F-NL	150,015.00		4,626,701.72
04/15/16	S CRY5 WLTH MED/S-A /N'FRAC	34,736.04		4,591,965.68
04/18/16	S CRY5 WLTH MED/S-A /N'FRAC	0.01		4,591,965.67
04/18/16	B CRY5 WLTH MED/S-A /N'FRAC			4,591,965.67
04/19/16	B CRY5 WLTH MED/S-A /N'FRAC			4,591,965.67
04/22/16	S CRY5 WLTH MTG STGY/N'FRAC	600,263.60		3,991,702.07
04/22/16	B DUNDEE INV SVG ACCT F-NL	200,015.00		4,191,717.07
04/26/16	B CRY5 WLTH MTG STGY/N'FRAC			4,191,717.07
04/29/16	B CRY5 WLTH MTG STGY/N'FRAC	8,389.03		4,200,106.10
04/29/16	B CRY5 WLTH MED/S-A /N'FRAC	4,831.85		4,204,937.95
04/29/16	B CRY5 WLTH MTG STGY/N'FRAC	4,937.92		4,209,875.87
04/29/16	B DUNDEE INV SVG ACCT F-NL	103.82		4,209,979.69
04/29/16	B CRY5 WLTH MED/S-A /N'FRAC	10,455.28		4,220,434.97
05/03/16	B CRY5 WLTH MTG STGY/N'FRAC			4,220,434.97
05/03/16	S CRY5 WLTH MED/S-A /N'FRAC	0.02		4,220,434.95
05/03/16	S DUNDEE INV SVG ACCT F-NL	0.02		4,220,434.93
05/13/16	S CRY5 WLTH MTG STGY/N'FRAC	902,095.35		3,318,339.58
05/17/16	B CRY5 WLTH MTG STGY/N'FRAC			3,318,339.58
05/19/16	B DUNDEE INV SVG ACCT F-NL	65,015.00		3,383,354.58
05/27/16	B DUNDEE INV SVG ACCT F-NL	282.04		3,383,636.62
05/27/16	S CRY5 WLTH MTG STGY/N'FRAC	401,979.36		2,981,657.26
05/27/16	B CRY5 WLTH MTG STGY/N'FRAC	3,151.86		2,984,809.12
05/27/16	B CRY5 WLTH MED/S-A /N'FRAC	3,764.66		2,988,573.78
05/27/16	B CRY5 WLTH MED/S-A /N'FRAC	31,450.93		3,020,024.71
05/27/16	B CRY5 WLTH MTG STGY/N'FRAC	1,898.43		3,021,923.14
05/27/16	S CRY5 WLTH MED/S-A /N'FRAC	26,935.39		2,994,987.75
06/01/16	B CRY5 WLTH MED/S-A /N'FRAC			2,994,987.75
06/01/16	S CRY5 WLTH MTG STGY/N'FRAC	0.01		2,994,987.74
06/01/16	B DUNDEE INV SVG ACCT F-NL			2,994,987.74
06/02/16	B DUNDEE INV SVG ACCT F-NL	95,015.00		3,090,002.74
06/03/16	S CRY5 WLTH MED/S-A /N'FRAC	547,632.44		2,542,370.30
06/07/16	B CRY5 WLTH MED/S-A /N'FRAC			2,542,370.30
06/10/16	B DUNDEE INV SVG ACCT F-NL	139,015.00		2,681,385.30
06/16/16	B DUNDEE INV SVG ACCT F-NL	100,015.00		2,781,400.30
06/24/16	S CRY5 WLTH MED/S-A /N'FRAC	9,901.27		2,771,499.03
06/24/16	B DUNDEE INV SVG ACCT F-NL	449.91		2,771,948.94
06/28/16	S DUNDEE INV SVG ACCT F-NL	0.01		2,771,948.93
06/28/16	B CRY5 WLTH MED/S-A /N'FRAC			2,771,948.93

06/30/16	B CRY5 WLTH MED/S-A /N'FRAC	26,784.16		2,798,733.09
06/30/16	B CRY5 WLTH MED/S-A /N'FRAC	3,675.87		2,802,408.96
06/30/16	B CRY5 WLTH MTG STGY/N'FRAC	555.86		2,802,964.82
06/30/16	B CRY5 WLTH MTG STGY/N'FRAC	1,401.09		2,804,365.91
07/05/16	S CRY5 WLTH MED/S-A /N'FRAC		0.01	2,804,365.90
07/05/16	S CRY5 WLTH MTG STGY/N'FRAC		0.03	2,804,365.87
07/08/16	S CRY5 WLTH MTG STGY/N'FRAC		45,550.62	2,758,815.25
07/08/16	S CRY5 WLTH MED/S-A /N'FRAC		78,071.16	2,680,744.09

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07/11/16	B CRY5 WLTH MTG STGY/N'FRAC				2,680,744.09
07/11/16	B CRY5 WLTH MED/S-A /N'FRAC				2,680,744.09
07/12/16	B CRY5 WLTH MTG STGY/N'FRAC				2,680,744.09
07/22/16	S CRY5 WLTH MTG STGY/N'FRAC		69,735.92		2,611,008.17
07/22/16	B CRY5 WLTH I/S-A/N'FRAC	750,015.00			3,361,023.17
07/26/16	B CRY5 WLTH I/S-A/N'FRAC				3,361,023.17
07/26/16	S CRY5 WLTH MTG STGY/N'FRAC			0.02	3,361,023.15
07/27/16	B DUNDEE INV SVG ACCT F-NL	250,015.00			3,611,038.15
07/29/16	B CRY5 WLTH I/S-A/N'FRAC	450,015.00			4,061,053.15
07/29/16	B CRY5 WLTH MED/S-A /N'FRAC	16,455.43			4,077,508.58
07/29/16	B CRY5 WLTH I/S-A/N'FRAC	1,822.24			4,079,330.82
07/29/16	B CRY5 WLTH I/S-A/N'FRAC	345.21			4,079,676.03
07/29/16	B DUNDEE INV SVG ACCT F-NL	730.71			4,080,406.74
07/29/16	B CRY5 WLTH MED/S-A /N'FRAC	2,891.68			4,083,298.42
07/29/16	B CRY5 WLTH MTG STGY/N'FRAC	616.77			4,083,915.19
07/29/16	S CRY5 WLTH MED/S-A /N'FRAC		20,314.26		4,063,600.93
07/29/16	B CRY5 WLTH MTG STGY/N'FRAC	378.82			4,063,979.75
07/29/16	S CRY5 WLTH MTG STGY/N'FRAC		47,791.48		4,016,188.27
08/03/16	S CRY5 WLTH MTG STGY/N'FRAC			0.01	4,016,188.26
08/03/16	S DUNDEE INV SVG ACCT F-NL			0.01	4,016,188.25
08/03/16	B CRY5 WLTH MED/S-A /N'FRAC				4,016,188.25
08/03/16	B CRY5 WLTH I/S-A/N'FRAC				4,016,188.25
08/05/16	S CRY5 WLTH MTG STGY/N'FRAC		34,720.70		3,981,467.55
08/09/16	S CRY5 WLTH MTG STGY/N'FRAC			0.01	3,981,467.54
08/12/16	S CRY5 WLTH MTG STGY/N'FRAC			10,029.26	3,971,438.28
08/15/16	S DUNDEE INV SVG ACCT F-NL		1,000,671.39		2,970,766.89
08/15/16	B DUNDEE INV SVG ACCT F-NL	0.02			2,970,766.91
08/15/16	B DUNDEE INV SVG ACCT F-NL	464.72			2,971,231.63
08/15/16	S DUNDEE INV SVG ACCT F-NL			464.77	2,970,766.86

08/16/16	B DUNDEE INV SVG ACCT F-NL		2,970,766.86
08/17/16	S DUNDEE INV SVG ACCT F-NL	0.02	2,970,766.84
08/19/16	S CRY5 WLTH MTG STGY/N'FRAC	31,176.85	2,939,589.99
08/19/16	S CRY5 WLTH MED/S-A /N'FRAC	22,041.05	2,917,548.94
08/19/16	S CRY5 WLTH I/S-A/N'FRAC	109,587.56	2,807,961.38
08/23/16	S CRY5 WLTH I/S-A/N'FRAC	0.07	2,807,961.31
08/23/16	S CRY5 WLTH MTG STGY/N'FRAC	0.04	2,807,961.27
08/26/16	S CRY5 WLTH MTG STGY/N'FRAC	17,388.23	2,790,573.04
08/26/16	B CRY5 WLTH I/S-A/N'FRAC	1,888.62	2,792,461.66
08/26/16	B CRY5 WLTH MED/S-A /N'FRAC	2,741.59	2,795,203.25
08/26/16	B CRY5 WLTH MTG STGY/N'FRAC	105.32	2,795,308.57
08/26/16	B CRY5 WLTH MED/S-A /N'FRAC	3,856.89	2,799,165.46
08/26/16	B CRY5 WLTH MTG STGY/N'FRAC	101.14	2,799,266.60
08/26/16	B CRY5 WLTH I/S-A/N'FRAC	7,365.99	2,806,632.59
08/30/16	B CRY5 WLTH MTG STGY/N'FRAC		2,806,632.59
08/30/16	S CRY5 WLTH MED/S-A /N'FRAC	0.07	2,806,632.52
08/30/16	B CRY5 WLTH I/S-A/N'FRAC		2,806,632.52
09/01/16	S CRY5 WLTH MTG STGY/N'FRAC	0.01	2,806,632.51
09/02/16	S CRY5 WLTH MTG STGY/N'FRAC	0.01	2,806,632.50
09/02/16	S CRY5 WLTH MTG STGY/N'FRAC	5,748.36	2,800,884.14
09/06/16	B CRY5 WLTH MTG STGY/N'FRAC	0.01	2,800,884.15
09/06/16	S CRY5 WLTH I/S-A/N'FRAC	0.10	2,800,884.05
09/09/16	S CRY5 WLTH I/S-A/N'FRAC	199,468.73	2,601,415.32
09/13/16	S CRY5 WLTH I/S-A/N'FRAC	0.02	2,601,415.30
09/23/16	S CRY5 WLTH MED/S-A /N'FRAC	123,476.93	2,477,938.37
09/30/16	B CRY5 WLTH MED/S-A /N'FRAC	3,366.86	2,481,305.23
09/30/16	B CRY5 WLTH MED/S-A /N'FRAC	13,924.75	2,495,229.98
09/30/16	B CRY5 WLTH I/S-A/N'FRAC	8,522.10	2,503,752.08
09/30/16	B CRY5 WLTH I/S-A/N'FRAC	1,971.73	2,505,723.81
10/04/16	B CRY5 WLTH I/S-A/N'FRAC		2,505,723.81
10/04/16	B CRY5 WLTH MED/S-A /N'FRAC		2,505,723.81
10/21/16	S CRY5 WLTH I/S-A/N'FRAC	99,549.12	2,406,174.69
10/26/16	S CRY5 WLTH MED/S-A /N'FRAC	0.06	2,406,174.63
10/28/16	S CRY5 WLTH MED/S-A /N'FRAC	150,742.96	2,255,431.67
10/28/16	B CRY5 WLTH MED/S-A /N'FRAC		2,255,431.67
10/28/16	B CRY5 WLTH I/S-A/N'FRAC	1,427.44	2,256,859.11
10/28/16	B CRY5 WLTH I/S-A/N'FRAC	6,058.75	2,262,917.86
10/28/16	B CRY5 WLTH MED/S-A /N'FRAC	2,566.22	2,265,484.08
10/28/16	B CRY5 WLTH MED/S-A /N'FRAC	14,434.45	2,279,918.53
10/28/16	B CRY5 WLTH I/S-A/N'FRAC		2,279,918.53
11/01/16	S CRY5 WLTH I/S-A/N'FRAC	0.03	2,279,918.50
11/02/16	S CRY5 WLTH MED/S-A /N'FRAC	0.05	2,279,918.45

11/25/16	B CRY5 WLTH MED/S-A /N'FRAC	2,345.75	2,282,264.20
11/25/16	B CRY5 WLTH MED/S-A /N'FRAC	11,305.03	2,293,569.23
11/25/16	B CRY5 WLTH I/S-A/N'FRAC	1,325.10	2,294,894.33
11/25/16	B CRY5 WLTH I/S-A/N'FRAC	6,055.12	2,300,949.45
11/29/16	B CRY5 WLTH MED/S-A /N'FRAC		2,300,949.45
11/29/16	B CRY5 WLTH I/S-A/N'FRAC		2,300,949.45

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	Sub-total		2,501,169.99	5,108,169.18	-2,606,999.19	2,300,949.45
	GL A/C:1621 COST OF EQUITIES - FOREIGN					175,392.88
11/14/16	S RSTD ADVANCED VOICE RECOGNITION SYS			8,813.20		166,579.68
	Sub-total	0.00	8,813.20	-8,813.20		166,579.68
	GL A/C:1698 COMMISSIONS IN HOLDINGS					-322.57
01/04/16	INVESTMENT TRANSACTION COSTS	322.57				0.00
06/30/16	INVESTMENT TRANSACTION COSTS			269.23		-269.23
07/01/16	REVERSE INVESTMENT TRANSACTION COST	269.23				0.00
	Sub-total	591.80	269.23	322.57		0.00
	GL A/C:1700 INTRA FUND LOANS RECEIVABLE					270,000.00
01/07/16	Inter Fund Loan Tracking	260,000.00				530,000.00
01/07/16	INVESTMENT TRANSACTION COSTS			270,000.00		260,000.00
05/05/16	Inter Fund Loan Tracking			260,000.00		0.00
	Sub-total	260,000.00	530,000.00	-270,000.00		0.00
	GL A/C:1710 INT REC ON INTRA FUND LOANS					0.00
01/07/16	Inter Fund Loan Tracking	191.59				191.59
01/14/16	Inter Fund Loan Tracking	184.49				376.08
01/21/16	Inter Fund Loan Tracking	184.49				560.57
01/27/16	Inter Fund Loan Tracking	184.49				745.06
02/04/16	Inter Fund Loan Tracking	184.49				929.55
02/11/16	Inter Fund Loan Tracking	184.49				1,114.04
02/18/16	Inter Fund Loan Tracking	184.49				1,298.53
02/25/16	Inter Fund Loan Tracking	184.49				1,483.02
02/29/16	Inter Fund Loan Tracking	105.42				1,588.44
03/03/16	Inter Fund Loan Tracking	79.07				1,667.51
03/10/16	Inter Fund Loan Tracking	184.49				1,852.00
03/11/16	Inter Fund Loan Tracking	184.49				2,036.49
03/23/16	Inter Fund Loan Tracking	158.14				2,194.63
03/30/16	Inter Fund Loan Tracking	184.49				2,379.12
03/31/16	Inter Fund Loan Tracking	26.36				2,405.48
04/07/16	Inter Fund Loan Tracking	184.52				2,590.00

04/14/16	Inter Fund Loan Tracking	184.49			2,774.49
04/21/16	Inter Fund Loan Tracking	184.50			2,958.99
04/28/16	Inter Fund Loan Tracking	210.85			3,169.84
05/05/16	Inter Fund Loan Tracking	131.78			3,301.62
05/05/16	Inter Fund Loan Tracking		3,301.62		0.00
	Sub-total	3,301.62	3,301.62	0.00	0.00
	GL A/C:1900 MARK TO MARKET				-191,736.85
01/07/16	UNREALIZED G/L UR		48,816.36		-240,553.21
01/14/16	UNREALIZED G/L UR		1,290.34		-241,843.55
01/21/16	UNREALIZED G/L UR	62,899.06			-178,944.49
01/21/16	UNREALIZED G/L UR	3,549.29			-175,395.20
01/28/16	UNREALIZED G/L UR	3,221.51			-172,173.69
02/04/16	UNREALIZED G/L UR	4,025.48			-168,148.21
02/04/16	UNREALIZED G/L UR	65,190.88			-102,957.33
02/11/16	UNREALIZED G/L UR		64,853.06		-167,810.39
02/18/16	UNREALIZED G/L UR	4,241.08			-163,569.31
02/18/16	UNREALIZED G/L UR	89,791.65			-73,777.66
02/25/16	UNREALIZED G/L UR	57,245.27			-16,532.39
02/29/16	UNREALIZED G/L UR	24,683.45			8,151.06
03/03/16	UNREALIZED G/L UR	53,117.92			61,268.98
03/10/16	UNREALIZED G/L UR	13,863.44			75,132.42
03/17/16	UNREALIZED G/L UR		129,402.92		-54,270.50
03/23/16	UNREALIZED G/L UR		106,547.64		-160,818.14

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03/30/16	UNREALIZED G/L UR			1,853.75	-162,671.89
03/30/16	UNREALIZED G/L UR	103,573.19			-59,098.70
03/31/16	UNREALIZED G/L UR			410.57	-59,509.27
04/07/16	UNREALIZED G/L UR			67,291.49	-126,800.76
04/07/16	UNREALIZED G/L UR		89.09		-126,711.67
04/14/16	UNREALIZED G/L UR	118,184.19			-8,527.48
04/21/16	UNREALIZED G/L UR	26,955.03			18,427.55
04/28/16	UNREALIZED G/L UR	37,838.49			56,266.04
04/28/16	UNREALIZED G/L UR	102.46			56,368.50
05/05/16	UNREALIZED G/L UR		85,768.41		-29,399.91
05/12/16	UNREALIZED G/L UR	4,926.80			-24,473.11
05/19/16	UNREALIZED G/L UR		70,516.51		-94,989.62
05/26/16	UNREALIZED G/L UR	12,790.21			-82,199.41
05/30/16	UNREALIZED G/L UR		21,132.76		-103,332.17

06/02/16	UNREALIZED G/L UR	950.13			-102,382.04
06/02/16	UNREALIZED G/L UR		2,980.67		-105,362.71
06/09/16	UNREALIZED G/L UR	102,715.36			-2,647.35
06/16/16	UNREALIZED G/L UR		253,554.67		-256,202.02
06/23/16	UNREALIZED G/L UR	92,150.88			-164,051.14
06/29/16	UNREALIZED G/L UR		98,712.13		-262,763.27
06/30/16	UNREALIZED G/L UR		109.93		-262,873.20
07/07/16	UNREALIZED G/L UR	13,599.74			-249,273.46
07/14/16	UNREALIZED G/L UR	23,156.36			-226,117.10
07/21/16	UNREALIZED G/L UR		36,761.95		-262,879.05
07/28/16	UNREALIZED G/L UR		46,913.34		-309,792.39
08/04/16	UNREALIZED G/L UR	44,786.79			-265,005.60
08/11/16	UNREALIZED G/L UR	9,567.95			-255,437.65
08/18/16	UNREALIZED G/L UR	67,256.28			-188,181.37
08/18/16	UNREALIZED G/L UR	3,160.21			-185,021.16
08/25/16	UNREALIZED G/L UR		53,166.50		-238,187.66
08/30/16	UNREALIZED G/L UR		61,468.54		-299,656.20
08/30/16	UNREALIZED G/L UR	5.69			-299,650.51
09/01/16	UNREALIZED G/L UR		11,777.85		-311,428.36
09/08/16	UNREALIZED G/L UR	88,477.41			-222,950.95
09/15/16	UNREALIZED G/L UR		30,554.89		-253,505.84
09/15/16	UNREALIZED G/L UR	1,191.13			-252,314.71
09/22/16	UNREALIZED G/L UR	54,795.99			-197,518.72
09/29/16	UNREALIZED G/L UR		47,619.43		-245,138.15
10/06/16	UNREALIZED G/L UR		48,226.38		-293,364.53
10/13/16	UNREALIZED G/L UR		40.88		-293,405.41
10/20/16	UNREALIZED G/L UR	14,509.90			-278,895.51
10/27/16	UNREALIZED G/L UR		107,987.95		-386,883.46
10/27/16	UNREALIZED G/L UR		108.47		-386,991.93
10/28/16	UNREALIZED G/L UR	2,623.19			-384,368.74
11/03/16	UNREALIZED G/L UR	2,181.99			-382,186.75
11/10/16	UNREALIZED G/L UR		42,031.21		-424,217.96
11/17/16	UNREALIZED G/L UR	77,533.80			-346,684.16
11/24/16	UNREALIZED G/L UR		29,878.94		-376,563.10
11/29/16	UNREALIZED G/L UR	28,680.43			-347,882.67
	Sub-total	1,313,631.72	1,469,777.54	-156,145.82	-347,882.67
	GL A/C:1915 COMMISSION ADJUSTMENT				322.57
01/04/16	INVESTMENT TRANSACTION COSTS		322.57		0.00
06/30/16	INVESTMENT TRANSACTION COSTS	269.23			269.23
07/01/16	REVERSE INVESTMENT TRANSACTION COSTS		269.23		0.00
	Sub-total	269.23	591.80	-322.57	0.00
	GL A/C:2260 REDEMPTIONS PAYABLE - DOMEST				0.00

01/07/16	REDEMPTION PAYABLE		2,300.00	-2,300.00
01/11/16	WC CAD	2,300.00		0.00
01/14/16	REDEMPTION PAYABLE		20,420.75	-20,420.75
01/21/16	WC CAD	20,420.75		0.00
01/28/16	REDEMPTION PAYABLE		86,750.00	-86,750.00
02/01/16	WC CAD	26,800.00		-59,950.00
02/03/16	WC CAD	59,950.00		0.00
02/04/16	REDEMPTION PAYABLE		5,000.00	-5,000.00
02/11/16	WC CAD	5,000.00		0.00
02/11/16	REDEMPTION PAYABLE		299,908.12	-299,908.12
02/17/16	WC CAD	246,608.12		-53,300.00
02/17/16	WC CAD	2,300.00		-51,000.00

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REQUESTED BY: APHILIP

ACCOUNT: Crystal Wealth Medical

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
02/18/16	WC CAD	51,000.00			0.00
02/18/16	REDEMPTION PAYABLE		1,002.06	-1,002.06	
02/24/16	WC CAD	1,002.06			0.00
02/25/16	REDEMPTION PAYABLE		13,433.33	-13,433.33	
02/29/16	WC CAD	5,133.33			-8,300.00
03/02/16	WC CAD	8,300.00			0.00
03/03/16	REDEMPTION PAYABLE		63,850.00	-63,850.00	
03/09/16	WC CAD	63,850.00			0.00
03/10/16	REDEMPTION PAYABLE		2,300.00	-2,300.00	
03/14/16	WC CAD	2,300.00			0.00
03/17/16	REDEMPTION PAYABLE		20,572.38	-20,572.38	
03/23/16	WC CAD	20,572.38			0.00
03/23/16	REDEMPTION PAYABLE		11,800.00	-11,800.00	
03/28/16	WC CAD	1,800.00			-10,000.00
03/31/16	REDEMPTION PAYABLE		44,100.00	-54,100.00	
03/31/16	WC CAD	10,000.00			-44,100.00
04/06/16	WC CAD	44,100.00			0.00
04/07/16	REDEMPTION PAYABLE		357,069.84	-357,069.84	
04/11/16	WC CAD	300.00			-356,769.84
04/13/16	WC CAD	356,769.84			0.00
04/14/16	REDEMPTION PAYABLE		21,035.90	-21,035.90	
04/18/16	WC CAD	8,895.90			-12,140.00
04/20/16	WC CAD	12,140.00			0.00
04/21/16	REDEMPTION PAYABLE		580,141.14	-580,141.14	
04/25/16	WC CAD	309,104.87			-271,036.27

04/26/16	WC CAD	9,000.00		-262,036.27
04/27/16	WC CAD	262,036.27		0.00
04/28/16	REDEMPTION PAYABLE		393,268.76	-393,268.76
05/02/16	WC CAD	214,115.76		-179,153.00
05/02/16	WC CAD	1,800.00		-177,353.00
05/04/16	WC CAD	177,353.00		0.00
05/05/16	REDEMPTION PAYABLE		102,636.11	-102,636.11
05/09/16	WC CAD	18,136.11		-84,500.00
05/11/16	WC CAD	84,500.00		0.00
05/12/16	REDEMPTION PAYABLE		851,049.60	-851,049.60
05/16/16	WC CAD	300.00		-850,749.60
05/16/16	WC CAD	190,809.60		-659,940.00
05/18/16	WC CAD	659,940.00		0.00
05/19/16	REDEMPTION PAYABLE		76,213.44	-76,213.44
05/24/16	WC CAD	29,085.39		-47,128.05
05/26/16	REDEMPTION PAYABLE		305,129.06	-352,257.11
05/26/16	WC CAD	47,128.05		-305,129.06
05/30/16	WC CAD	1,800.00		-303,329.06
05/30/16	WC CAD	168,244.06		-135,085.00
06/01/16	WC CAD	135,085.00		0.00
06/02/16	REDEMPTION PAYABLE		413,315.20	-413,315.20
06/06/16	WC CAD	230,400.83		-182,914.37
06/07/16	WC CAD	182,914.37		0.00
06/09/16	REDEMPTION PAYABLE		38,277.38	-38,277.38
06/13/16	WC CAD	37,977.38		-300.00
06/13/16	WC CAD	300.00		0.00
06/16/16	REDEMPTION PAYABLE		334,372.93	-334,372.93
06/20/16	WC CAD	334,357.38		-15.55
06/22/16	WC CAD	15.55		0.00
06/23/16	REDEMPTION PAYABLE		4,960.32	-4,960.32
06/27/16	WC CAD	4,960.32		0.00
06/29/16	REDEMPTION PAYABLE		65,730.48	-65,730.48
07/04/16	WC CAD	65,730.48		0.00
07/07/16	REDEMPTION PAYABLE		340,734.89	-340,734.89
07/11/16	WC CAD	300.00		-340,434.89
07/11/16	WC CAD	340,434.89		0.00
07/21/16	REDEMPTION PAYABLE		115.00	-115.00
07/27/16	WC CAD	115.00		0.00
07/28/16	REDEMPTION PAYABLE		19,500.00	-19,500.00
08/02/16	WC CAD	15,000.00		-4,500.00
08/04/16	REDEMPTION PAYABLE		224.82	-4,724.82
08/04/16	WC CAD	4,500.00		-224.82

08/10/16	WC CAD	224.82		0.00
08/11/16	REDEMPTION PAYABLE		850.00	-850.00
08/15/16	WC CAD	650.00		-200.00
08/16/16	WC CAD	200.00		0.00
08/18/16	REDEMPTION PAYABLE		1,500.00	-1,500.00
08/22/16	WC CAD	1,500.00		0.00
08/25/16	REDEMPTION PAYABLE		125.00	-125.00
08/29/16	WC CAD	125.00		0.00
09/01/16	REDEMPTION PAYABLE		5,000.00	-5,000.00
09/08/16	REDEMPTION PAYABLE		1,125.00	-6,125.00
09/08/16	WC CAD	5,000.00		-1,125.00

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
09/12/16	WC CAD	1,125.00			0.00
09/15/16	REDEMPTION PAYABLE		6,613.99		-6,613.99
09/19/16	WC CAD	1,500.00			-5,113.99
09/21/16	WC CAD	5,113.99			0.00
09/22/16	REDEMPTION PAYABLE		5,022.69		-5,022.69
09/26/16	WC CAD	5,022.69			0.00
09/29/16	REDEMPTION PAYABLE		5,015.90		-5,015.90
10/03/16	WC CAD	125.00			-4,890.90
10/03/16	WC CAD	3,390.90			-1,500.00
10/05/16	WC CAD	1,500.00			0.00
10/06/16	REDEMPTION PAYABLE		527,555.85		-527,555.85
10/11/16	WC CAD	526,755.85			-800.00
10/11/16	WC CAD	800.00			0.00
10/13/16	REDEMPTION PAYABLE		1,225.00		-1,225.00
10/17/16	WC CAD	1,225.00			0.00
10/20/16	REDEMPTION PAYABLE		1,543.96		-1,543.96
10/24/16	WC CAD	1,500.00			-43.96
10/26/16	WC CAD	43.96			0.00
10/28/16	REDEMPTION PAYABLE		2,625.00		-2,625.00
10/28/16	REDEMPTION PAYABLE		99,311.15		-101,936.15
10/31/16	WC CAD	125.00			-101,811.15
11/01/16	WC CAD	2,500.00			-99,311.15
11/02/16	WC CAD	99,311.15			0.00
11/03/16	REDEMPTION PAYABLE		67,529.25		-67,529.25
11/07/16	WC CAD	1,100.00			-66,429.25
11/09/16	WC CAD	66,429.25			0.00

11/10/16	REDEMPTION PAYABLE		206,492.57		-206,492.57
11/10/16	REDEMPTION PAYABLE		1,225.00		-207,717.57
11/14/16	WC CAD	1,225.00			-206,492.57
11/14/16	WC CAD	196,140.46			-10,352.11
11/16/16	WC CAD	10,352.11			0.00
11/17/16	REDEMPTION PAYABLE		1,500.00		-1,500.00
11/17/16	REDEMPTION PAYABLE		24,357.19		-25,857.19
11/21/16	WC CAD	24,357.19			-1,500.00
11/22/16	WC CAD	1,500.00			0.00
11/24/16	REDEMPTION PAYABLE		125.00		-125.00
11/24/16	REDEMPTION PAYABLE		33,986.74		-34,111.74
11/28/16	WC CAD	33,986.74			-125.00
11/28/16	WC CAD	125.00			0.00
	Sub-total	5,467,940.80	5,467,940.80	0.00	0.00
	GL A/C:2350 PAYABLE - DISTRIBUTIONS				1.65
01/28/16	DISTRIBUTION		50,299.00		-50,297.35
01/28/16	REINVESTED DISTRIBUTION	49,815.48			-481.87
02/01/16	WC CAD	483.50			1.63
04/21/16	REINVESTED DISTRIBUTION	0.01			1.64
06/29/16	DISTRIBUTION		207,438.00		-207,436.36
06/29/16	REINVESTED DISTRIBUTION	199,830.91			-7,605.45
06/29/16	NON-RESIDENT TAX ON DIST	930.97			-6,674.48
06/29/16	re-class distribution		930.97		-7,605.45
07/04/16	WC CAD	7,607.08			1.63
07/28/16	DISTRIBUTION		70,312.13		-70,310.50
07/28/16	re-class distribution		61.25		-70,371.75
07/28/16	NON-RESIDENT TAX ON DIST	61.25			-70,310.50
07/28/16	REINVESTED DISTRIBUTION	68,021.17			-2,289.33
08/02/16	WC CAD	2,290.91			1.58
10/03/16	WC CAD	441.88			443.46
10/06/16	DISTRIBUTION ADJUSTMENT		441.88		1.58
	Sub-total	329,483.16	329,483.23	-0.07	1.58
	GL A/C:2403 ACCRUED AMORTIZATION FEES -				-97,203.50
01/07/16	Medical Factoring Contracts		1,243.13		-98,446.63
01/14/16	Medical Factoring Contrac		2,500.34		-100,946.97
01/21/16	Medical Factoring Contracts	913.04			-100,033.93
01/28/16	Medical Factoring Contracts	1,193.97			-98,839.96
02/04/16	Medical Factoring Contracts	2,437.12			-96,402.84
02/11/16	Medical Factoring Contracts		1,432.77		-97,835.61
02/18/16	Medical Factoring Contracts	1,467.89			-96,367.72
02/25/16	Medical Factoring Contracts	1,025.41			-95,342.31
02/29/16	Medical Factoring Contracts	365.21			-94,977.10

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REQUESTED BY: APHILIP
ACCOUNT: Crystal Wealth Medical

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
03/03/16	Medical Factoring Contracts		814.71		-94,162.39
03/10/16	Medical Factoring Contracts		238.80		-93,923.59
03/17/16	Medical Factoring Contracts	2,732.09			-91,191.50
03/23/16	Medical Factoring Contracts		1,538.12		-92,729.62
03/23/16	Medical Factoring Contracts	1,692.64			-91,036.98
03/31/16	Medical Factoring Contracts		63.22		-91,100.20
04/07/16	Medical Factoring Contracts		1,348.49		-92,448.69
04/14/16	Medical Factoring Contracts	2,296.65			-90,152.04
04/21/16	Medical Factoring Contracts	884.95			-89,267.09
04/28/16	AMORTIZATION	1,165.88			-88,101.21
05/05/16	Accrued Amortization Fees		2,170.23		-90,271.44
05/12/16	Accrued Amortization Fees		35.12		-90,306.56
05/19/16	Accrued Amortization Fees		1,812.02		-92,118.58
05/26/16	Accrued Amortization Fees	948.15			-91,170.43
05/30/16	FEES ADJ MEDICAL	91,170.43			0.00
	Sub-total	109,346.94	12,143.44	97,203.50	0.00
	GL A/C:2560 TAX WITHHELD ON DISTRIBUTION				0.00
06/29/16	NON-RESIDENT TAX ON DIST		930.97		-930.97
07/04/16	WX CAD	930.97			0.00
07/28/16	NON-RESIDENT TAX ON DIST		61.25		-61.25
08/02/16	WX CAD	61.25			0.00
10/03/16	WX CAD	10.80			10.80
10/06/16	DISTRIBUTION ADJUSTMENT		10.80		0.00
	Sub-total	1,003.02	1,003.02	0.00	0.00
	GL A/C:2570 INTRA FUND LOANS PAYABLE				-2,085,000.00
03/10/16	Inter Fund Loan Tracking	805,000.00			-1,280,000.00
03/11/16	Inter Fund Loan Tracking	90,000.00			-1,190,000.00
04/07/16	Inter Fund Loan Tracking	555,000.00			-635,000.00
04/07/16	Inter Fund Loan Tracking	75,000.00			-560,000.00
04/21/16	Inter Fund Loan Tracking	256,800.00			-303,200.00
04/28/16	Inter Fund Loan Tracking	303,200.00			0.00
	Sub-total	2,085,000.00	0.00	2,085,000.00	0.00
	GL A/C:2580 INT PAY ON INTRA FUND LOANS				-388.35
01/07/16	Inter Fund Loan Tracking		53.22		-441.57
01/07/16	Inter Fund Loan Tracking		1,426.27		-1,867.84
01/14/16	Inter Fund Loan Tracking		53.22		-1,921.06
01/14/16	Inter Fund Loan Tracking		1,426.27		-3,347.33

01/21/16	Inter Fund Loan Tracking		1,426.27	-4,773.60
01/21/16	Inter Fund Loan Tracking		53.22	-4,826.82
01/27/16	Inter Fund Loan Tracking		1,426.27	-6,253.09
01/27/16	Inter Fund Loan Tracking		53.22	-6,306.31
02/04/16	Inter Fund Loan Tracking		53.22	-6,359.53
02/04/16	Inter Fund Loan Tracking		1,426.27	-7,785.80
02/11/16	Inter Fund Loan Tracking		53.22	-7,839.02
02/11/16	Inter Fund Loan Tracking		1,426.27	-9,265.29
02/18/16	Inter Fund Loan Tracking		53.22	-9,318.51
02/18/16	Inter Fund Loan Tracking		1,426.27	-10,744.78
02/25/16	Inter Fund Loan Tracking		53.22	-10,798.00
02/25/16	Inter Fund Loan Tracking		1,426.27	-12,224.27
02/29/16	Inter Fund Loan Tracking		815.01	-13,039.28
02/29/16	Inter Fund Loan Tracking		30.41	-13,069.69
03/03/16	Inter Fund Loan Tracking		22.81	-13,092.50
03/03/16	Inter Fund Loan Tracking		611.26	-13,703.76
03/03/16	Inter Fund Loan Tracking	10,730.00		-2,973.76
03/10/16	Inter Fund Loan Tracking		53.22	-3,026.98
03/10/16	Inter Fund Loan Tracking	2,000.00		-1,026.98
03/10/16	Inter Fund Loan Tracking		1,337.07	-2,364.05
03/11/16	Inter Fund Loan Tracking		53.22	-2,417.27
03/11/16	Inter Fund Loan Tracking		839.85	-3,257.12
03/23/16	Inter Fund Loan Tracking		678.16	-3,935.28
03/23/16	Inter Fund Loan Tracking		45.62	-3,980.90
03/30/16	Inter Fund Loan Tracking		791.19	-4,772.09
03/30/16	Inter Fund Loan Tracking		53.22	-4,825.31

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REQUESTED BY: APHILIP
ACCOUNT: Crystal Wealth Medical

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
03/31/16	Inter Fund Loan Tracking		113.03		-4,938.34
03/31/16	Inter Fund Loan Tracking		7.60		-4,945.94
04/07/16	Inter Fund Loan Tracking		453.67		-5,399.61
04/07/16	Inter Fund Loan Tracking		804.87		-4,594.74
04/07/16	Inter Fund Loan Tracking	4,000.00			-594.74
04/14/16	Inter Fund Loan Tracking		397.37		-992.11
04/21/16	Inter Fund Loan Tracking		371.34		-1,363.45
04/28/16	Inter Fund Loan Tracking	1,517.12			153.67
04/28/16	Inter Fund Loan Tracking		153.67		0.00
	Sub-total	19,051.99	18,663.64	388.35	0.00
	GL A/C:2700 ACCRUED MANAGEMENT FEES				-8,149.06

This is Exhibit "81" referred to
in the Affidavit of Michael Ho
sworn before me, this
17th day of April , 2017


A COMMISSIONER FOR TAKING AFFIDAVITS

Lily Julia Ho, a Commissioner, etc.,
Province of Ontario, for the Government of Ontario,
Ontario Securities Commission.
Expires May 31, 2017.

JAN-06-17 11:22 am
 REQUESTED BY: APHILIP
 ACCOUNT: Crystal Wealth High Yield

GL ANALYSIS REPORT
 FROM 01/01/16 TO 11/30/16

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
	GL A/C:1000 CASH - CAD				471.75
01/05/16	WX CAD		1,647.52		-1,175.77
01/07/16	DC CAD	59,500.00			58,324.23
01/07/16	Inter Fund Loan Tracking	563,000.00			621,324.23
01/07/16	INVESTMENT TRANSACTION COSTS		563,000.00		58,324.23
01/11/16	DC CAD	325.00			58,649.23
01/11/16	WC CAD		300.00		58,349.23
01/14/16	Inter Fund Loan Tracking		476.62		57,872.61
01/14/16	Inter Fund Loan Tracking	310,000.00			367,872.61
01/14/16	Inter Fund Loan Tracking	1,078.82			368,951.43
01/14/16	Inter Fund Loan Tracking		563,000.00		-194,048.57
01/14/16	Inter Fund Loan Tracking	196,000.00			1,951.43
01/16/16	IW CAD		40.17		1,911.26
01/18/16	IW CAD		47.11		1,864.15
01/18/16	DC CAD	325.00			2,189.15
01/21/16	WC CAD		64,000.00		-61,810.85
01/25/16	DC CAD	100,000.00			38,189.15
01/27/16	Inter Fund Loan Tracking		100,000.00		-61,810.85
01/27/16	Inter Fund Loan Tracking	80,000.00			18,189.15
01/28/16	DC CAD	126,463.54			144,652.69
02/02/16	IW CAD		25.00		144,627.69
02/04/16	Other Loan Asset		100,000.00		44,627.69
02/05/16	WX CAD		1,984.52		42,643.17
02/05/16	WX CAD		1,898.48		40,744.69
02/08/16	DC CAD	625.00			41,369.69
02/10/16	One time expense Adj.		1,445.68		39,924.01
02/11/16	DC CAD	20,000.00			59,924.01
02/17/16	WC CAD		300.00		59,624.01
02/18/16	DC CAD	30,000.00			89,624.01
02/18/16	WC CAD		75,962.95		13,661.06
02/22/16	IW CAD		21.67		13,639.39
02/22/16	WC CAD		20,000.00		-6,360.61
02/24/16	DC CAD	11,683.37			5,322.76
03/02/16	DC CAD	70,465.92			75,788.68
03/04/16	DC CAD	1,559.83			77,348.51
03/04/16	WX CAD		2,295.00		75,053.51
03/04/16	WX CAD		2,026.00		73,027.51

03/07/16	DC CAD	300.00		73,327.51
03/09/16	DC CAD	39,671.64		112,999.15
03/11/16	Inter Fund Loan Tracking		1,353.79	111,645.36
03/11/16	Inter Fund Loan Tracking	403.45		112,048.81
03/14/16	IW CAD		11.68	112,037.13
03/14/16	WC CAD		300.00	111,737.13
03/16/16	DC CAD	15,200.35		126,937.48
03/17/16	Interfund Loan Adj.		5,000.00	121,937.48
03/28/16	WX CAD		32.06	121,905.42
03/28/16	WX CAD		1,500.00	120,405.42
03/31/16	WX CAD		2,496.17	117,909.25
03/31/16	WX CAD		2,116.82	115,792.43
03/31/16	WC CAD		100,000.00	15,792.43
04/04/16	DC CAD	300.00		16,092.43
04/07/16	Inter Fund Loan Tracking	804.87		16,897.30
04/07/16	Inter Fund Loan Tracking	75,000.00		91,897.30
04/07/16	Interest Repayment - Other Loans 31	1,967.21		93,864.51
04/11/16	WC CAD		300.00	93,564.51
04/12/16	IW CAD		15.32	93,549.19
04/21/16	Spectrum Mortgage	300,000.00		393,549.19
04/27/16	WC CAD		826,167.97	-432,618.78
04/27/16	WX CAD		2,580.64	-435,199.42
04/28/16	Inter Fund Loan Tracking	5,460.42		-429,739.00
04/28/16	Inter Fund Loan Tracking	450,000.00		20,261.00
04/28/16	Inter Fund Loan Tracking		400,000.00	-379,739.00
04/28/16	Spectrum Mortgage	400,000.00		20,261.00
04/29/16	B CRY5 WLTH MTG STGY/N'FRAC		400,015.00	-379,754.00
05/02/16	WX CAD		60.21	-379,814.21
05/04/16	WX CAD		3,490.12	-383,304.33
05/04/16	WX CAD		234.06	-383,538.39
05/04/16	WX CAD		1,790.79	-385,329.18
05/05/16	Inter Fund Loan Tracking	400,000.00		14,670.82
05/05/16	Inter Fund Loan Tracking	243.29		14,914.11
05/09/16	DC CAD	300.00		15,214.11
05/11/16	IW CAD		50.91	15,163.20
05/16/16	WC CAD		300.00	14,863.20
05/18/16	DC CAD	30,000.00		44,863.20
05/19/16	B DUNDEE INV SVG ACCT F-NL		40,015.00	4,848.20
05/20/16	B CRY5 WLTH I/S-A/N'FRAC		150,015.00	-145,166.80
05/26/16	Spectrum Mortgage	150,000.00		4,833.20
05/27/16	IA CAD CRY5 WLTH MTG STGY/N'FRAC	1,931.30		6,764.50

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
05/27/16	B DUNDEE INV SVG ACCT F-NL		8.74		6,755.76
05/27/16	B CRYST WLTH MTG STGY/N'FRAC		710.27		6,045.49
05/27/16	B CRYST WLTH MTG STGY/N'FRAC		1,931.30		4,114.19
05/27/16	IA CAD DUNDEE INV SVG ACCT F-NL	8.74			4,122.93
05/27/16	DC CAD	710.27			4,833.20
05/30/16	WC CAD		150,000.00		-145,166.80
05/30/16	WX CAD		43.05		-145,209.85
06/01/16	IW CAD		37.32		-145,247.17
06/01/16	DC CAD	4,956.37			-140,290.80
06/01/16	B CRYST WLTH MTG STGY/N'FRAC				-140,290.80
06/01/16	S DUNDEE INV SVG ACCT F-NL				-140,290.80
06/03/16	S CRYST WLTH MTG STGY/N'FRAC	199,985.00			59,694.20
06/06/16	WX CAD		522.00		59,172.20
06/06/16	S CRYST WLTH MTG STGY/N'FRAC				59,172.20
06/06/16	WX CAD		158.00		59,014.20
06/06/16	DC CAD	208.18			59,222.38
06/06/16	DC CAD	300.00			59,522.38
06/13/16	WC CAD		300.00		59,222.38
06/15/16	DC CAD	66,382.50			125,604.88
06/16/16	IW CAD		129.02		125,475.86
06/20/16	DC CAD	50.00			125,525.86
06/22/16	DC CAD	64,772.74			190,298.60
06/22/16	WC CAD		400.00		189,898.60
06/24/16	B DUNDEE INV SVG ACCT F-NL		30.61		189,867.99
06/24/16	IA CAD DUNDEE INV SVG ACCT F-NL	30.61			189,898.60
06/28/16	IW CAD		1.79		189,896.81
06/28/16	B DUNDEE INV SVG ACCT F-NL				189,896.81
06/29/16	DC CAD	26,000.00			215,896.81
06/30/16	SQUIRE WIRE TRANSFER	14,000.00			229,896.81
06/30/16	DC CAD	294.79			230,191.60
06/30/16	DC CAD	513.24			230,704.84
06/30/16	IA CAD CRYST WLTH I/S-A/N'FRAC	914.01			231,618.85
06/30/16	IA CAD CRYST WLTH MTG STGY/N'FRAC	1,102.39			232,721.24
06/30/16	IW CAD		10.00		232,711.24
06/30/16	B CRYST WLTH MTG STGY/N'FRAC		1,102.39		231,608.85
06/30/16	B CRYST WLTH MTG STGY/N'FRAC		513.24		231,095.61
06/30/16	B CRYST WLTH I/S-A/N'FRAC		914.01		230,181.60
06/30/16	B CRYST WLTH I/S-A/N'FRAC		294.79		229,886.81

07/01/16	IW CAD		51.98	229,834.83
07/04/16	WX CAD		41.89	229,792.94
07/05/16	S CRY5 WLTH MTG STGY/N'FRAC			229,792.94
07/05/16	B CRY5 WLTH I/S-A/N'FRAC			229,792.94
07/06/16	DC CAD	18,902.98		248,695.92
07/06/16	WX CAD		237.66	248,458.26
07/06/16	WX CAD		2,015.62	246,442.64
07/07/16	OTHER LOANS ASSET	2,983.61		249,426.25
07/08/16	S CRY5 WLTH MTG STGY/N'FRAC	204,548.09		453,974.34
07/08/16	S CRY5 WLTH MTG STGY/N'FRAC	0.03		453,974.37
07/12/16	B CRY5 WLTH MTG STGY/N'FRAC			453,974.37
07/13/16	DC CAD	49,916.72		503,891.09
07/14/16	Interfund Loan Transfer HY Mortgage to		450,000.00	53,891.09
07/14/16	Spectrum Mortgage		170,329.31	-116,438.22
07/15/16	S CRY5 WLTH I/S-A/N'FRAC	152,118.70		35,680.48
07/18/16	DC CAD	50.00		35,730.48
07/20/16	B CRY5 WLTH I/S-A/N'FRAC		0.01	35,730.47
07/20/16	DC CAD	0.01		35,730.48
07/22/16	IW CAD		12.18	35,718.30
07/27/16	DC CAD	300,000.00		335,718.30
07/28/16	Spectrum Mortgage		380,794.76	-45,076.46
07/28/16	IW CAD		10.00	-45,086.46
07/29/16	B DUNDEE INV SVG ACCT F-NL		38.29	-45,124.75
07/29/16	DC CAD	122.21		-45,002.54
07/29/16	IA CAD DUNDEE INV SVG ACCT F-NL	38.29		-44,964.25
07/29/16	B CRY5 WLTH I/S-A/N'FRAC		122.21	-45,086.46
07/31/16	Spectrum Mortgage	75,000.00		29,913.54
08/01/16	IW CAD		5.83	29,907.71
08/02/16	WX CAD		31.49	29,876.22
08/03/16	WX CAD		2,886.72	26,989.50
08/03/16	WX CAD		470.42	26,519.08
08/03/16	WX CAD		1,918.92	24,600.16
08/03/16	S CRY5 WLTH I/S-A/N'FRAC			24,600.16
08/03/16	S DUNDEE INV SVG ACCT F-NL			24,600.16
08/04/16	DC CAD	164,800.00		189,400.16
08/05/16	S CRY5 WLTH I/S-A/N'FRAC	0.01		189,400.17
08/05/16	S CRY5 WLTH I/S-A/N'FRAC	107.35		189,507.52
08/08/16	DC CAD	300.00		189,807.52
08/08/16	WC CAD		41,431.04	148,376.48
08/10/16	WC CAD		1,361.45	147,015.03

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
08/10/16	DC CAD		0.01		147,015.04
08/10/16	B CRYST WLTH I/S-A/N'FRAC			0.01	147,015.03
08/15/16	WC CAD			300.00	146,715.03
08/16/16	IW CAD			4.57	146,710.46
08/16/16	IW CAD			15.00	146,695.46
08/22/16	DC CAD	50.00			146,745.46
08/24/16	DC CAD	63,040.50			209,785.96
08/26/16	B DUNDEE INV SVG ACCT F-NL			30.66	209,755.30
08/26/16	IA CAD DUNDEE INV SVG ACCT F-NL	30.66			209,785.96
08/29/16	WX CAD			39.16	209,746.80
08/30/16	B DUNDEE INV SVG ACCT F-NL				209,746.80
08/31/16	DC CAD	65,655.92			275,402.72
09/01/16	IW CAD			26.29	275,376.43
09/02/16	WX CAD			559.00	274,817.43
09/02/16	WX CAD			2,950.00	271,867.43
09/02/16	DC CAD	146.48			272,013.91
09/06/16	DC CAD	300.00			272,313.91
09/08/16	WC CAD			4,500.00	267,813.91
09/08/16	DC CAD	6,780.00			274,593.91
09/12/16	WC CAD			300.00	274,293.91
09/13/16	IW CAD			10.46	274,283.45
09/14/16	DC CAD	97,681.14			371,964.59
09/19/16	DC CAD	50.00			372,014.59
09/27/16	IW CAD			25.00	371,989.59
09/29/16	Spectrum Mortgage			100,000.00	271,989.59
09/29/16	INTRA FUND LOANS RECEIVABLE			315,000.00	-43,010.41
09/30/16	IA CAD DUNDEE INV SVG ACCT F-NL	38.35			-42,972.06
09/30/16	B DUNDEE INV SVG ACCT F-NL			38.35	-43,010.41
10/01/16	IW CAD			3.38	-43,013.79
10/03/16	WX CAD			50.39	-43,064.18
10/03/16	DC CAD	4,046.16			-39,018.02
10/04/16	DC CAD	190.24			-38,827.78
10/04/16	WX CAD			3,617.09	-42,444.87
10/04/16	WX CAD			624.38	-43,069.25
10/04/16	IA CAD DUNDEE INV SVG ACCT F-NL	4.39			-43,064.86
10/04/16	S DUNDEE INV SVG ACCT F-NL	40,136.04			-2,928.82
10/04/16	B DUNDEE INV SVG ACCT F-NL			4.39	-2,933.21
10/04/16	IW CAD			25.00	-2,958.21
10/04/16	B DUNDEE INV SVG ACCT F-NL				-2,958.21

10/05/16	IW CAD		25.00		-2,983.21
10/06/16	INTRA FUND LOANS RECEIVABLE	143,500.00			140,516.79
10/06/16	S DUNDEE INV SVG ACCT F-NL				140,516.79
10/06/16	Spectrum Mortgage		140,000.00		516.79
10/11/16	DC CAD	300.00			816.79
10/17/16	WC CAD		300.00		516.79
10/19/16	DC CAD	60,000.00			60,516.79
10/21/16	IW CAD		25.00		60,491.79
10/21/16	IW CAD		8.09		60,483.70
10/24/16	DC CAD	50.00			60,533.70
10/24/16	DC CAD	15,023.03			75,556.73
10/26/16	DC CAD	2,000.00			77,556.73
10/27/16	INTRA FUND LOANS RECEIVABLE	50,000.00			127,556.73
10/27/16	Spectrum Mortgage		100,000.00		27,556.73
10/31/16	WX CAD		52.40		27,504.33
11/01/16	IW CAD		2.29		27,502.04
11/02/16	WX CAD		3,866.49		23,635.55
11/02/16	WX CAD		651.16		22,984.39
11/03/16	ONE TIME EXPENSE ADJUSTMENT	32.49			23,016.88
11/07/16	DC CAD	300.00			23,316.88
11/09/16	DC CAD	6,800.00			30,116.88
11/14/16	WC CAD		300.00		29,816.88
11/15/16	IW CAD		0.65		29,816.23
11/15/16	IW CAD		25.00		29,791.23
11/16/16	WC CAD		1,000.00		28,791.23
11/17/16	ADJUSTMENT	25,000.00			53,791.23
11/17/16	Spectrum Mortgage		50,000.00		3,791.23
11/22/16	DC CAD	64,445.00			68,236.23
11/22/16	DC CAD	50.00			68,286.23
11/28/16	WX CAD		45.08		68,241.15
11/30/16	DC CAD	100,000.00			168,241.15
	Sub-total	5,537,376.26	5,369,606.86	167,769.40	168,241.15
	GL A/C:1020 CASH - CAD THREE				83,954.84
01/07/16	Spectrum Mortgage	64,712.02			148,666.86

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01/14/16	Spectrum Mortgage		139,860.75		8,806.11
01/21/16	Spectrum Mortgage	3,474.15			12,280.26
01/28/16	Spectrum Mortgage	42,726.91			55,007.17

01/31/16	Spectrum Mortgage	1,672.22		56,679.39
02/04/16	Inter Fund Loan Tracking		45,000.00	11,679.39
02/04/16	Spectrum Mortgage	8,146.20		19,825.59
02/11/16	Spectrum Mortgage	1,716.00		21,541.59
02/18/16	Spectrum Mortgage	2,421.69		23,963.28
02/25/16	Spectrum Mortgage	50,975.90		74,939.18
02/29/16	Spectrum Mortgage	3,701.74		78,640.92
03/03/16	Spectrum Mortgage	8,343.54		86,984.46
03/10/16	Spectrum Mortgage	31,470.70		118,455.16
03/17/16	Spectrum Mortgage		99,684.12	18,771.04
03/23/16	Spectrum Mortgage	2,313.05		21,084.09
03/30/16	Spectrum Mortgage	3,238.48		24,322.57
03/31/16	Spectrum Mortgage		736.50	23,586.07
04/07/16	Spectrum Mortgage	82,340.46		105,926.53
04/14/16	Spectrum Mortgage	165,347.94		271,274.47
04/21/16	Spectrum Mortgage		250,842.53	20,431.94
04/28/16	Spectrum Mortgage	12,985.78		33,417.72
04/29/16	Spectrum Mortgage	1,012.32		34,430.04
05/05/16	Spectrum Mortgage	3,283.20		37,713.24
05/12/16	Spectrum Mortgage	56,612.99		94,326.23
05/19/16	Spectrum Mortgage	61,408.26		155,734.49
05/26/16	Spectrum Mortgage		149,520.06	6,214.43
05/30/16	Spectrum Mortgage	1,396.34		7,610.77
05/31/16	Spectrum Mortgage		25.43	7,585.34
06/02/16	Spectrum Mortgage	62,542.96		70,128.30
06/09/16	Spectrum Mortgage	892.02		71,020.32
06/16/16	Spectrum Mortgage	684.20		71,704.52
06/23/16	Spectrum Mortgage	965.65		72,670.17
06/29/16	Spectrum Mortgage	1,642.94		74,313.11
06/30/16	Spectrum Mortgage		23.41	74,289.70
07/07/16	Spectrum Mortgage	2,682.60		76,972.30
07/14/16	Spectrum Mortgage	27,686.20		104,658.50
07/21/16	Spectrum Mortgage	1,380.37		106,038.87
07/28/16	Spectrum Mortgage	2,289.40		108,328.27
07/31/16	Spectrum Mortgage		72,962.38	35,365.89
08/04/16	Spectrum Mortgage	3,555.43		38,921.32
08/11/16	Spectrum Mortgage	40,217.26		79,138.58
08/18/16	Spectrum Mortgage	1,938.45		81,077.03
08/25/16	Spectrum Mortgage	62,273.21		143,350.24
08/30/16	Spectrum Mortgage		31,850.03	111,500.21
08/31/16	Spectrum Mortgage		41.19	111,459.02
09/01/16	Spectrum Mortgage	2,349.26		113,808.28

09/08/16	Spectrum Mortgage		52,798.69	61,009.59
09/15/16	Spectrum Mortgage	601.91		61,611.50
09/22/16	Spectrum Mortgage	1,877.44		63,488.94
09/29/16	Spectrum Mortgage		15,150.49	48,338.45
09/30/16	Spectrum Mortgage		42,356.10	5,982.35
10/06/16	Spectrum Mortgage	162,201.45		168,183.80
10/13/16	Spectrum Mortgage		88,666.67	79,517.13
10/20/16	Spectrum Mortgage	2,931.93		82,449.06
10/27/16	Spectrum Mortgage	16,207.39		98,656.45
10/31/16	Spectrum Mortgage		61,477.13	37,179.32
11/03/16	Spectrum Mortgage	3,377.88		40,557.20
11/10/16	Spectrum Mortgage	2,413.23		42,970.43
11/17/16	Spectrum Mortgage		5,124.45	37,845.98
11/24/16	Spectrum Mortgage	2,462.52		40,308.50
11/30/16	Spectrum Mortgage	5,892.85		46,201.35
	Sub-total	1,018,366.44	1,056,119.93	-37,753.49
	GL A/C:1030 OPERATING ACCOUNT - CAD			9,197.69
01/07/16	IA OP	656.00		9,853.69
01/29/16	IW OP		5.00	9,848.69
02/04/16	IA OP	656.00		10,504.69
02/29/16	IW OP		5.00	10,499.69
03/03/16	IA OP	656.00		11,155.69
03/31/16	IW OP		5.00	11,150.69
03/31/16	IA OP	656.00		11,806.69
04/07/16	Interest Income	79.09		11,885.78
04/07/16	Balance Cheque		420.00	11,465.78
04/14/16	Fee Payment Adj - HY Mortgage	336.00		11,801.78
05/04/16	IA OP	656.00		12,457.78

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05/04/16	IW OP			6.25	12,451.53
06/01/16	IA OP	336.00			12,787.53
06/01/16	IW OP			5.00	12,782.53
06/29/16	IA OP	1,270.00			14,052.53
06/30/16	SQUIRE WIRE TRANSFER		14,000.00		52.53
07/07/16	IW OP			8.75	43.78
07/07/16	IA OP	656.00			699.78
08/04/16	IA OP	656.00			1,355.78
08/04/16	IW OP			5.00	1,350.78

09/01/16	IA OP	656.00			2,006.78
09/01/16	IW OP		5.00		2,001.78
09/29/16	LOAN PAYOUT	25,400.00			27,401.78
10/06/16	IW OP		5.00		27,396.78
10/06/16	IA OP	656.00			28,052.78
11/03/16	IA OP	656.00			28,708.78
11/03/16	IW OP		5.00		28,703.78
11/30/16	IW OP		5.00		28,698.78
	Sub-total	33,981.09	14,480.00	19,501.09	28,698.78
	GL A/C:1200 ACCRUED INTEREST - BANK (CAD				0.00
02/18/16	Accrued Interest on Feb 2 Loan(100k	526.07			526.07
02/25/16	Accrued Interest Other Loans- Adj.	32.83			558.90
02/25/16	Accrued Interest Other Loans	230.14			789.04
02/29/16	Accrued Interest Other Loans.	98.63			887.67
03/03/16	Other Loans Adj.	131.51			1,019.18
03/10/16	Other Loans Accrued Interest Adj.	230.14			1,249.32
03/17/16	ACCRUED INT - OTHER LOANS	230.14			1,479.46
03/23/16	HY Mortgage Accrued Int Adj- Other	197.26			1,676.72
03/30/16	Accrual Int Adj - Other Loans	230.14			1,906.86
03/31/16	Accrued Interest - Other Loans	32.88			1,939.74
04/07/16	Interest Accrued - Other Loans 310	289.79			2,229.53
04/07/16	Interest Repayment - Other Loans 310		1,967.21		262.32
04/14/16	Other Loans - Interest	230.11			492.43
04/21/16	Accrued Int - Other Loans	228.88			721.31
04/28/16	Other Loans Asset Accrued Interest	230.14			951.45
05/05/16	Other Loans Asset Accrued Interest	230.13			1,181.58
05/12/16	Other Loans Asset Accrued Interest	230.14			1,411.72
05/19/16	Other Loans Asset Accrued Interest	230.14			1,641.86
05/26/16	Other Loans Asset Accrued Interest	230.13			1,871.99
05/30/16	Other Loans Asset Accrued Interest	131.51			2,003.50
06/02/16	Other Loans Asset Accrued Interest	98.63			2,102.13
06/09/16	Other Loans Asset Accrued Interest	230.14			2,332.27
06/16/16	Other Loans Asset Accrued Interest	230.14			2,562.41
06/23/16	Other Loans Asset Accrued Interest	230.13			2,792.54
06/29/16	Other Loans Asset Accrued Interest	197.26			2,989.80
07/07/16	OTHER LOANS ASSET		2,983.61		6.19
07/07/16	Other Loans Asset Accrued Interest	256.82			263.01
07/14/16	Other Loans Asset Accrued Interest	1,265.76			1,528.77
07/21/16	Other Loans Asset Accrued Interest	1,265.75			2,794.52
07/28/16	Other Loans Asset Accrued Interest	1,265.75			4,060.27
08/04/16	Other Loans Asset Accrued Interest	1,265.76			5,326.03
08/11/16	Other Loans Asset Accrued Interest	1,265.75			6,591.78

08/18/16	Other Loans Asset Accrued Interest	1,265.75			7,857.53
08/25/16	Other Loans Asset Accrued Interest	1,265.76			9,123.29
08/30/16	Other Loans Asset Accrued Interest	904.11			10,027.40
09/01/16	Other Loans Asset Accrued Interest	361.64			10,389.04
09/08/16	Other Loans Asset Accrued Interest	1,265.75			11,654.79
09/15/16	Other Loans Asset Accrued Interest	1,265.76			12,920.55
09/22/16	Other Loans Asset Accrued Interest	1,265.75			14,186.30
09/29/16	Other Loans Asset Accrued Interest	1,265.75			15,452.05
10/06/16	Other Loans Asset Accrued Interest	1,265.76			16,717.81
10/13/16	Other Loans Asset Accrued Interest	1,265.75			17,983.56
10/20/16	Other Loans Asset Accrued Interest	1,265.76			19,249.32
10/27/16	Other Loans Asset Accrued Interest	1,265.75			20,515.07
10/28/16	Other Loans Asset Accrued Interest	542.46			21,057.53
11/03/16	Other Loans Asset Accrued Interest	723.29			21,780.82
11/10/16	Other Loans Asset Accrued Interest	1,265.76			23,046.58
11/17/16	Other Loans Asset Accrued Interest	1,265.75			24,312.33
11/24/16	Other Loans Asset Accrued Interest	1,265.75			25,578.08
11/29/16	Other Loans Asset Accrued Interest	904.11			26,482.19
	Sub-total	31,433.01	4,950.82	26,482.19	26,482.19

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ACCOUNT: Crystal Wealth High Yield

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	GL A/C:1213 ACCRUED INTEREST - RES MORT				12,486.19
01/07/16	Spectrum Mortgage		6,626.50		5,859.69
01/07/16	IA OP		656.00		5,203.69
01/07/16	ACCRUED INTEREST ADJ.	197.84			5,401.53
01/07/16	ACCRUED INTEREST ADJ.		220.13		5,181.40
01/14/16	ACCRUED INTEREST ADJ.	197.83			5,379.23
01/14/16	Spectrum Mortgage	3,645.66			9,024.89
01/21/16	ACCRUED INTEREST ADJ.	197.84			9,222.73
01/21/16	Spectrum Mortgage	1,103.43			10,326.16
01/28/16	ACCRUED INTEREST ADJ.	197.84			10,524.00
01/28/16	Spectrum Mortgage	1,217.10			11,741.10
01/31/16	Spectrum Mortgage		175.22		11,565.88
02/04/16	Spectrum Mortgage		6,089.44		5,476.44
02/04/16	ACCRUED INTEREST ADJ.		135.35		5,341.09
02/04/16	IA OP		656.00		4,685.09
02/04/16	ACCRUED INTEREST ADJ.	120.85			4,805.94
02/11/16	Accrued Interest Adj.	211.48			5,017.42
02/11/16	Spectrum Mortgage	2,069.02			7,086.44

02/18/16	Spectrum Mortgage	1,700.86		8,787.30
02/18/16	ACCRUED INTEREST ADJ.	211.48		8,998.78
02/25/16	Accrued Interest Adj.	211.48		9,210.26
02/25/16	Spectrum Mortgage	2,621.16		11,831.42
02/29/16	Spectrum Mortgage		1,756.63	10,074.79
02/29/16	Accrued Interest Adj.	120.84		10,195.63
03/03/16	Accrued Interest Adj.	84.79		10,280.42
03/03/16	Spectrum Mortgage		5,761.38	4,519.04
03/03/16	IA OP		656.00	3,863.04
03/03/16	Accrued Interest Adj.		220.13	3,642.91
03/10/16	Spectrum Mortgage	2,145.87		5,788.78
03/10/16	Accrued Interest Adj.	197.83		5,986.61
03/17/16	Spectrum Mortgage	2,735.68		8,722.29
03/17/16	ACCRUED INT ADJ	197.84		8,920.13
03/23/16	Accrued Int Adj	197.84		9,117.97
03/23/16	Spectrum Mortgage	1,073.46		10,191.43
03/30/16	Accrued Interest Adj -HY Mortgage	197.83		10,389.26
03/30/16	Spectrum Mortgage		74.36	10,314.90
03/31/16	Spectrum Mortgage		836.23	9,478.67
03/31/16	IA OP		656.00	8,822.67
03/31/16	Accrued Interest Adj.		220.13	8,602.54
03/31/16	Accrued Int Adj - HY Mortgage	29.20		8,631.74
04/07/16	Accrued Interest Adj.	79.09		8,710.83
04/07/16	Spectrum Mortgage		8,602.54	108.29
04/07/16	Balance Cheque	420.00		528.29
04/07/16	Accrued Int Adj - HY Mortgage	175.23		703.52
04/07/16	Interest Income		79.09	624.43
04/14/16	Fee Payment Adj - HY Mortgage		420.00	204.43
04/14/16	Accrued Int Adj - HY Mortgage	204.43		408.86
04/21/16	Accrued Int Adj - HY Mortgage	204.43		613.29
04/28/16	Accrued Int Adj HY Mortgage	204.43		817.72
05/04/16	IA OP		656.00	161.72
05/05/16	ACCRUED INT ADJ HYM		164.00	-2.28
05/05/16	Accrued Interest Adj HY Mortgage	143.59		141.31
05/12/16	Accrued Int Adj - HY Mortgage	197.84		339.15
05/19/16	Accrued Interest Adj - HY MORTGAGE	197.83		536.98
05/26/16	Accrued Interest Adj - HYMortgage	197.84		734.82
05/30/16	Accrued Interest HY Mortgage	113.05		847.87
06/01/16	IA OP		336.00	511.87
06/02/16	ACCRUED INT ADJ HYMortgage		84.00	427.87
06/02/16	ACCRUED INT ADJ HYMortgage		33.46	394.41
06/09/16	ACCRUED INT REC MORT HY Mortgage	204.43		598.84

06/16/16	ACCRUED INTEREST HY Mortgage	204.43		803.27
06/23/16	Accrued Interest HYMS	204.43		1,007.70
06/29/16	IA OP		1,270.00	-262.30
06/29/16	Accrued Int Adj	1,109.23		846.93
07/07/16	Accrued Int Adj - HY Mortgage		190.93	656.00
07/07/16	Accrued Interest Month Beg - HY Mor	197.84		853.84
07/07/16	IA OP		656.00	197.84
07/14/16	Prepaid Interest OP Adj - HY Mortga	197.83		395.67
07/21/16	ACCRUED INTEREST HYMS ADJUSTMENT	197.84		593.51
07/28/16	ACCRUED INTEREST HY MORTGAGE	197.84		791.35
08/04/16	IA OP		656.00	135.35
08/04/16	ACCRUED INTEREST HYMS ADJUST		22.30	113.05
08/11/16	ACCRUED INTEREST HYMS ADJUSTMENT	197.84		310.89
08/18/16	ACCRUED INTEREST HYMS ADJUSTMENT	197.83		508.72
08/25/16	ACCRUED INTEREST HYMS	197.84		706.56
08/30/16	ACCRUED INTEREST HYMS ADJUSTMENT	141.31		847.87
09/01/16	IA OP		656.00	191.87

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09/01/16	ACCRUED INTEREST HYMS ADJUSTMENT			162.67	29.20
09/08/16	ACCRUED INTEREST HYMS ADJ	204.44			233.64
09/15/16	ACCRUED INTEREST HYMS ADJUSTMENT	204.43			438.07
09/22/16	Accrued Interest HYMS Adjustment	204.43			642.50
09/29/16	ACCRUED INTEREST HYMS ADJ			161.43	481.07
10/06/16	ACCRUED INTEREST HYMS ADJUSTMENT	301.90			782.97
10/06/16	IA OP			656.00	126.97
10/13/16	ACCRUED INTEREST HYMS ADJUSTMENT	148.13			275.10
10/20/16	ACCRUED INTEREST HYMS ADJUSTMENT	148.13			423.23
10/27/16	ACCRUED INTEREST HYMS ADJUSTMENT	148.12			571.35
10/28/16	ACCRUED INTEREST HYMS ADJUSTMENT	21.17			592.52
11/03/16	IA OP			656.00	-63.48
11/03/16	ACCRUED INTEREST HYMS ADJUSTMENT	129.08			65.60
11/10/16	ACCRUED INTEREST - RES MORT ADJ	153.07			218.67
11/17/16	ACCRUED INTEREST ADJUSTMENT	153.06			371.73
11/24/16	ACCRUED INTEREST ADJUSTMENT	153.07			524.80
11/29/16	ACCRUED INTEREST ADJUSTMENT	109.33			634.13
	Sub-total	28,349.86	40,201.92	-11,852.06	634.13
	GL A/C:1230 DISTRIBUTIONS RECEIVABLE (CA				0.00
05/26/16	DISTRIBUTION RECEIVABLE AAG210	1,931.30			1,931.30

05/27/16	IA CAD CRY5 WLTH MTG STGY/N'FRAC		1,931.30	0.00
06/29/16	DISTRIBUTION RECEIVABLE AAG210	1,102.39		1,102.39
06/30/16	re-class distribution	914.01		2,016.40
06/30/16	IA CAD CRY5 WLTH I/S-A/N'FRAC		914.01	1,102.39
06/30/16	IA CAD CRY5 WLTH MTG STGY/N'FRAC		1,102.39	0.00
07/28/16	DISTRIBUTION RECEIVABLE AAG330			0.00
	Sub-total	3,947.70	3,947.70	0.00
	GL A/C:1260 SUBSCRIPTIONS RECEIVABLE - D			59,500.00
01/07/16	SUBSCRIPTION RECEIVABLE	325.00		59,825.00
01/07/16	DC CAD		59,500.00	325.00
01/11/16	DC CAD		325.00	0.00
01/14/16	SUBSCRIPTION RECEIVABLE	325.00		325.00
01/18/16	DC CAD		325.00	0.00
01/21/16	SUBSCRIPTION RECEIVABLE	226,463.54		226,463.54
01/25/16	DC CAD		100,000.00	126,463.54
01/28/16	DC CAD		126,463.54	0.00
02/04/16	SUBSCRIPTION RECEIVABLE	20,625.00		20,625.00
02/08/16	DC CAD		625.00	20,000.00
02/11/16	DC CAD		20,000.00	0.00
02/11/16	SUBSCRIPTION RECEIVABLE	30,000.00		30,000.00
02/18/16	DC CAD		30,000.00	0.00
02/18/16	SUBSCRIPTION RECEIVABLE	11,683.37		11,683.37
02/24/16	DC CAD		11,683.37	0.00
02/25/16	SUBSCRIPTION RECEIVABLE	70,465.92		70,465.92
03/02/16	DC CAD		70,465.92	0.00
03/03/16	SUBSCRIPTION RECEIVABLE	39,971.64		39,971.64
03/07/16	DC CAD		300.00	39,671.64
03/09/16	DC CAD		39,671.64	0.00
03/10/16	SUBSCRIPTION RECEIVABLE	15,200.35		15,200.35
03/16/16	DC CAD		15,200.35	0.00
03/31/16	SUBSCRIPTION RECEIVABLE	300.00		300.00
04/04/16	DC CAD		300.00	0.00
05/05/16	SUBSCRIPTION RECEIVABLE	300.00		300.00
05/09/16	DC CAD		300.00	0.00
05/12/16	SUBSCRIPTION RECEIVABLE	30,000.00		30,000.00
05/18/16	DC CAD		30,000.00	0.00
05/26/16	SUBSCRIPTION RECEIVABLE	4,956.37		4,956.37
06/01/16	DC CAD		4,956.37	0.00
06/02/16	SUBSCRIPTION RECEIVABLE	300.00		300.00
06/06/16	DC CAD		300.00	0.00
06/09/16	SUBSCRIPTION RECEIVABLE	66,382.50		66,382.50
06/15/16	DC CAD		66,382.50	0.00

06/16/16	SUBSCRIPTION RECEIVABLE	64,822.74		64,822.74
06/20/16	DC CAD		50.00	64,772.74
06/22/16	DC CAD		64,772.74	0.00
06/23/16	SUBSCRIPTION RECEIVABLE	26,000.00		26,000.00
06/29/16	DC CAD		26,000.00	0.00
06/29/16	SUBSCRIPTION RECEIVABLE	18,902.98		18,902.98

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
07/06/16	DC CAD		18,902.98		0.00
07/07/16	SUBSCRIPTION RECEIVABLE	50,216.72			50,216.72
07/13/16	DC CAD		49,916.72		300.00
07/14/16	re-class sub/red		300.00		0.00
07/14/16	SUBSCRIPTION RECEIVABLE	50.00			50.00
07/18/16	DC CAD		50.00		0.00
07/21/16	SUBSCRIPTION RECEIVABLE	300,000.00			300,000.00
07/27/16	DC CAD		300,000.00		0.00
07/28/16	SUBSCRIPTION RECEIVABLE	164,800.00			164,800.00
08/04/16	SUBSCRIPTION RECEIVABLE	300.00			165,100.00
08/04/16	DC CAD		164,800.00		300.00
08/08/16	DC CAD		300.00		0.00
08/18/16	SUBSCRIPTION RECEIVABLE	63,090.50			63,090.50
08/22/16	DC CAD		50.00		63,040.50
08/24/16	DC CAD		63,040.50		0.00
08/25/16	SUBSCRIPTION RECEIVABLE	65,655.92			65,655.92
08/31/16	DC CAD		65,655.92		0.00
09/01/16	SUBSCRIPTION RECEIVABLE	7,080.00			7,080.00
09/06/16	DC CAD		300.00		6,780.00
09/08/16	DC CAD		6,780.00		0.00
09/08/16	SUBSCRIPTION RECEIVABLE	97,681.14			97,681.14
09/14/16	DC CAD		97,681.14		0.00
09/15/16	SUBSCRIPTION RECEIVABLE	50.00			50.00
09/19/16	DC CAD		50.00		0.00
09/29/16	SUBSCRIPTION RECEIVABLE	4,046.16			4,046.16
10/03/16	DC CAD		4,046.16		0.00
10/06/16	SUBSCRIPTION RECEIVABLE	300.00			300.00
10/11/16	DC CAD		300.00		0.00
10/13/16	SUBSCRIPTION RECEIVABLE	60,000.00			60,000.00
10/19/16	DC CAD		60,000.00		0.00
10/20/16	SUBSCRIPTION RECEIVABLE	17,073.03			17,073.03

10/24/16	DC CAD		50.00		17,023.03
10/24/16	DC CAD		15,023.03		2,000.00
10/26/16	DC CAD		2,000.00		0.00
11/03/16	SUBSCRIPTION RECEIVABLE	7,100.00			7,100.00
11/07/16	DC CAD		300.00		6,800.00
11/09/16	DC CAD		6,800.00		0.00
11/17/16	SUBSCRIPTION RECEIVABLE	64,495.00			64,495.00
11/22/16	DC CAD		64,445.00		50.00
11/22/16	DC CAD		50.00		0.00
11/24/16	SUBSCRIPTION RECEIVABLE	100,000.00			100,000.00
11/30/16	DC CAD		100,000.00		0.00
	Sub-total	1,628,962.88	1,688,462.88	-59,500.00	0.00
	GL A/C:1500 OTHER LOANS CAD				0.00
02/04/16	Other Loan Asset	100,000.00			100,000.00
07/14/16	Interfund Loan Transfer HY Mortgage	450,000.00			550,000.00
	Sub-total	550,000.00	0.00	550,000.00	550,000.00
	GL A/C:1620 COST OF EQUITIES - DOMESTIC				0.00
04/29/16	B CRYSTAL WLTH MTG STGY/N'FRAC	400,015.00			400,015.00
05/19/16	B DUNDEE INV SVG ACCT F-NL	40,015.00			440,030.00
05/20/16	B CRYSTAL WLTH I/S-A/N'FRAC	150,015.00			590,045.00
05/27/16	B CRYSTAL WLTH MTG STGY/N'FRAC	1,931.30			591,976.30
05/27/16	B CRYSTAL WLTH MTG STGY/N'FRAC	710.27			592,686.57
05/27/16	B DUNDEE INV SVG ACCT F-NL	8.74			592,695.31
06/01/16	S DUNDEE INV SVG ACCT F-NL		0.04		592,695.27
06/01/16	B CRYSTAL WLTH MTG STGY/N'FRAC				592,695.27
06/03/16	S CRYSTAL WLTH MTG STGY/N'FRAC		199,840.44		392,854.83
06/06/16	S CRYSTAL WLTH MTG STGY/N'FRAC		0.02		392,854.81
06/24/16	B DUNDEE INV SVG ACCT F-NL	30.61			392,885.42
06/28/16	B DUNDEE INV SVG ACCT F-NL				392,885.42
06/30/16	B CRYSTAL WLTH MTG STGY/N'FRAC	513.24			393,398.66
06/30/16	B CRYSTAL WLTH I/S-A/N'FRAC	914.01			394,312.67
06/30/16	B CRYSTAL WLTH MTG STGY/N'FRAC	1,102.39			395,415.06
06/30/16	B CRYSTAL WLTH I/S-A/N'FRAC	294.79			395,709.85
07/05/16	S CRYSTAL WLTH MTG STGY/N'FRAC		0.04		395,709.81
07/05/16	B CRYSTAL WLTH I/S-A/N'FRAC				395,709.81
07/08/16	S CRYSTAL WLTH MTG STGY/N'FRAC		0.03		395,709.78
07/08/16	S CRYSTAL WLTH MTG STGY/N'FRAC		204,431.70		191,278.08

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07/12/16	B CRY5 WLTH MTG STGY/N'FRAC	0.03		191,278.11
07/15/16	S CRY5 WLTH I/S-A/N'FRAC		151,223.80	40,054.31
07/20/16	B CRY5 WLTH I/S-A/N'FRAC	0.01		40,054.32
07/29/16	B DUNDEE INV SVG ACCT F-NL	38.29		40,092.61
07/29/16	B CRY5 WLTH I/S-A/N'FRAC	122.21		40,214.82
08/03/16	S DUNDEE INV SVG ACCT F-NL		0.09	40,214.73
08/03/16	S CRY5 WLTH I/S-A/N'FRAC		0.01	40,214.72
08/05/16	S CRY5 WLTH I/S-A/N'FRAC		0.01	40,214.71
08/05/16	S CRY5 WLTH I/S-A/N'FRAC		122.21	40,092.50
08/10/16	B CRY5 WLTH I/S-A/N'FRAC	0.01		40,092.51
08/26/16	B DUNDEE INV SVG ACCT F-NL	30.66		40,123.17
08/30/16	B DUNDEE INV SVG ACCT F-NL			40,123.17
09/30/16	B DUNDEE INV SVG ACCT F-NL	38.35		40,161.52
10/04/16	B DUNDEE INV SVG ACCT F-NL	4.39		40,165.91
10/04/16	S DUNDEE INV SVG ACCT F-NL		40,165.86	0.05
10/04/16	B DUNDEE INV SVG ACCT F-NL			0.05
10/06/16	S DUNDEE INV SVG ACCT F-NL		0.05	0.00
	Sub-total	595,784.30	595,784.30	0.00
	GL A/C:1652 COST OF MORTGAGES - RES MORT			1,652,376.64
01/07/16	Spectrum Mortgage		54,199.69	1,598,176.95
01/14/16	Spectrum Mortgage	8.28		1,598,185.23
01/21/16	Spectrum Mortgage		779.62	1,597,405.61
01/28/16	Spectrum Mortgage		39,952.06	1,557,453.55
01/31/16	Spectrum Mortgage	25.65		1,557,479.20
02/04/16	Spectrum Mortgage	550.10		1,558,029.30
02/11/16	Spectrum Mortgage		96.90	1,557,932.40
02/18/16	Spectrum Mortgage		427.81	1,557,504.59
02/25/16	Spectrum Mortgage		49,952.33	1,507,552.26
02/29/16	Spectrum Mortgage	293.54		1,507,845.80
03/03/16	Spectrum Mortgage		805.23	1,507,040.57
03/10/16	Spectrum Mortgage		30,089.03	1,476,951.54
03/17/16	Spectrum Mortgage	436.01		1,477,387.55
03/23/16	Spectrum Mortgage	108.90		1,477,496.45
03/30/16	Spectrum Mortgage	585.74		1,478,082.19
03/31/16	Spectrum Mortgage	2,014.66		1,480,096.85
04/07/16	Spectrum Mortgage		69,673.75	1,410,423.10
04/14/16	Spectrum Mortgage		162,418.06	1,248,005.04
04/21/16	Spectrum Mortgage		46,204.94	1,201,800.10
04/28/16	Spectrum Mortgage		413,364.63	788,435.47
04/29/16	Spectrum Mortgage		555.36	787,880.11
05/05/16	Spectrum Mortgage		1,933.64	785,946.47
05/12/16	Spectrum Mortgage		54,463.70	731,482.77

05/19/16	Spectrum Mortgage		59,902.07	671,580.70
05/26/16	Spectrum Mortgage	990.80		672,571.50
05/30/16	Spectrum Mortgage		639.70	671,931.80
05/31/16	Spectrum Mortgage	464.97		672,396.77
06/02/16	Spectrum Mortgage		62,301.94	610,094.83
06/09/16	Spectrum Mortgage	376.08		610,470.91
06/16/16	Spectrum Mortgage	607.34		611,078.25
06/23/16	Spectrum Mortgage	303.48		611,381.73
06/29/16	Spectrum Mortgage		598.20	610,783.53
06/30/16	Spectrum Mortgage	191.64		610,975.17
07/07/16	Spectrum Mortgage		1,245.98	609,729.19
07/14/16	Spectrum Mortgage	144,018.97		753,748.16
07/21/16	Spectrum Mortgage	296.33		754,044.49
07/28/16	Spectrum Mortgage	381,048.43		1,135,092.92
07/31/16	Spectrum Mortgage		928.64	1,134,164.28
08/04/16	Spectrum Mortgage		1,875.82	1,132,288.46
08/11/16	Spectrum Mortgage		37,201.99	1,095,086.47
08/18/16	Spectrum Mortgage	630.34		1,095,716.81
08/25/16	Spectrum Mortgage		59,791.72	1,035,925.09
08/30/16	Spectrum Mortgage	34,183.94		1,070,109.03
08/31/16	Spectrum Mortgage	370.50		1,070,479.53
09/01/16	Spectrum Mortgage		2,112.55	1,068,366.98
09/08/16	Spectrum Mortgage	56,743.61		1,125,110.59
09/15/16	Spectrum Mortgage	2,119.28		1,127,229.87
09/22/16	Spectrum Mortgage	691.40		1,127,921.27
09/29/16	Spectrum Mortgage	120,329.19		1,248,250.46
09/29/16	LOAN PAYOUT		25,400.00	1,222,850.46
09/30/16	Spectrum Mortgage	44,227.08		1,267,077.54
10/06/16	Spectrum Mortgage		18,961.46	1,248,116.08
10/13/16	Spectrum Mortgage	93,869.42		1,341,985.50
10/20/16	Spectrum Mortgage	501.60		1,342,487.10

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
10/27/16	Spectrum Mortgage	88,633.77			1,431,120.87
10/31/16	Spectrum Mortgage	65,058.69			1,496,179.56
11/03/16	Spectrum Mortgage			1,710.65	1,494,468.91
11/10/16	Spectrum Mortgage	1,184.88			1,495,653.79
11/17/16	Spectrum Mortgage	59,925.75			1,555,579.54
11/24/16	Spectrum Mortgage	1,279.54			1,556,859.08

11/30/16	Spectrum Mortgage		3,041.26		1,553,817.82
	Sub-total	1,102,069.91	1,200,628.73	-98,558.82	1,553,817.82
	GL A/C:1698 COMMISSIONS IN HOLDINGS				0.00
06/30/16	INVESTMENT TRANSACTION COSTS		37.56		-37.56
07/01/16	REVERSE INVESTMENT TRANSACTION COST	37.56			0.00
	Sub-total	37.56	37.56	0.00	0.00
	GL A/C:1700 INTRA FUND LOANS RECEIVABLE				721,000.00
01/14/16	Inter Fund Loan Tracking		196,000.00		525,000.00
01/14/16	Spectrum Mortgage	140,000.00			665,000.00
01/27/16	Inter Fund Loan Tracking		80,000.00		585,000.00
03/17/16	Interfund Loan Adj.		60,000.00		525,000.00
04/07/16	Inter Fund Loan Tracking		75,000.00		450,000.00
04/28/16	Inter Fund Loan Tracking	400,000.00			850,000.00
04/28/16	Inter Fund Loan Tracking		450,000.00		400,000.00
05/05/16	Inter Fund Loan Tracking		400,000.00		0.00
09/29/16	INTRA FUND LOANS RECEIVABLE	315,000.00			315,000.00
10/06/16	INTRA FUND LOANS RECEIVABLE		143,500.00		171,500.00
10/27/16	INTRA FUND LOANS RECEIVABLE		50,000.00		121,500.00
11/17/16	ADJUSTMENT		25,000.00		96,500.00
	Sub-total	855,000.00	1,479,500.00	-624,500.00	96,500.00
	GL A/C:1710 INT REC ON INTRA FUND LOANS				1,176.04
01/07/16	Inter Fund Loan Tracking	53.22			1,229.26
01/07/16	Inter Fund Loan Tracking	139.08			1,368.34
01/07/16	Inter Fund Loan Tracking	319.32			1,687.66
01/14/16	Inter Fund Loan Tracking	53.22			1,740.88
01/14/16	Inter Fund Loan Tracking	319.32			2,060.20
01/14/16	Inter Fund Loan Tracking		1,078.82		981.38
01/21/16	Inter Fund Loan Tracking	53.22			1,034.60
01/21/16	Inter Fund Loan Tracking	319.32			1,353.92
01/27/16	Inter Fund Loan Tracking	319.32			1,673.24
01/27/16	Inter Fund Loan Tracking	42.58			1,715.82
01/27/16	Inter Fund Loan Tracking	53.22			1,769.04
01/28/16	INTERFUND LOAN ADJ.	99.34			1,868.38
02/04/16	Inter Fund Loan Tracking	319.32			2,187.70
02/04/16	Inter Fund Loan Tracking	53.22			2,240.92
02/04/16	Inter Fund Loan Tracking	42.58			2,283.50
02/11/16	Inter Fund Loan Tracking	53.22			2,336.72
02/11/16	Inter Fund Loan Tracking	42.58			2,379.30
02/11/16	Inter Fund Loan Tracking	319.32			2,698.62
02/18/16	Inter Fund Loan Tracking	42.58			2,741.20
02/18/16	Inter Fund Loan Tracking	53.22			2,794.42
02/18/16	Inter Fund Loan Tracking	319.32			3,113.74

02/18/16	Inter Fund Loan Tracking	24.33	3,138.07
02/25/16	Inter Fund Loan Tracking	53.22	3,191.29
02/25/16	Inter Fund Loan Tracking	319.32	3,510.61
02/25/16	Inter Fund Loan Tracking	42.58	3,553.19
02/29/16	Inter Fund Loan Tracking	30.41	3,583.60
02/29/16	Inter Fund Loan Tracking	182.47	3,766.07
03/03/16	Inter Fund Loan Tracking	136.85	3,902.92
03/03/16	Inter Fund Loan Tracking	18.25	3,921.17
03/03/16	Inter Fund Loan Tracking	22.81	3,943.98
03/10/16	Inter Fund Loan Tracking	53.22	3,997.20
03/10/16	Inter Fund Loan Tracking	42.58	4,039.78
03/10/16	Inter Fund Loan Tracking	319.32	4,359.10
03/11/16	Inter Fund Loan Tracking	319.32	4,678.42
03/11/16	Inter Fund Loan Tracking		4,274.97
03/11/16	Inter Fund Loan Tracking	53.22	4,328.19
			403.45

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
03/11/16	Inter Fund Loan Tracking		6.05		4,334.24
03/23/16	Inter Fund Loan Tracking		45.62		4,379.86
03/23/16	Inter Fund Loan Tracking		273.70		4,653.56
03/30/16	Inter Fund Loan Tracking		53.22		4,706.78
03/30/16	Inter Fund Loan Tracking		319.32		5,026.10
03/31/16	Inter Fund Loan Tracking		45.62		5,071.72
03/31/16	Inter Fund Loan Tracking		7.60		5,079.32
04/07/16	Inter Fund Loan Tracking			804.87	4,274.45
04/07/16	Inter Fund Loan Tracking		319.32		4,593.77
04/14/16	Inter Fund Loan Tracking		319.25		4,913.02
04/21/16	Inter Fund Loan Tracking		319.31		5,232.33
04/28/16	Inter Fund Loan Tracking		81.10		5,313.43
04/28/16	Inter Fund Loan Tracking			5,460.42	-146.99
04/28/16	Inter Fund Loan Tracking		228.09		81.10
05/05/16	Inter Fund Loan Tracking			243.29	-162.19
05/05/16	Inter Fund Loan Tracking		162.19		0.00
09/29/16	INT REC ON INTRA FUND LOANS		95.79		95.79
10/06/16	INT REC ON INTRA FUND LOANS		138.88		234.67
10/13/16	INT REC ON INTRA FUND LOANS		121.70		356.37
10/20/16	INT REC ON INTRA FUND LOANS		121.69		478.06
10/27/16	INT REC ON INTRA FUND LOANS		81.15		559.21
10/28/16	INT REC ON INTRA FUND LOANS		36.95		596.16

11/03/16	INT REC ON INTRA FUND LOANS	49.26			645.42
11/10/16	INT REC ON INTRA FUND LOANS	86.22			731.64
11/17/16	INT REC ON INTRA FUND LOANS	76.08			807.72
11/24/16	INT REC ON INTRA FUND LOANS	68.47			876.19
11/29/16	INT REC ON INTRA FUND LOANS	48.91			925.10
	Sub-total	7,739.91	7,990.85	-250.94	925.10
	GL A/C:1900 MARK TO MARKET				0.00
05/05/16	UNREALIZED G/L UR		15.00		-15.00
05/05/16	UNREALIZED G/L UR	575.92			560.92
05/19/16	UNREALIZED G/L UR	399.72			960.64
05/26/16	UNREALIZED G/L UR	638.01			1,598.65
05/30/16	UNREALIZED G/L UR		1,097.48		501.17
06/02/16	UNREALIZED G/L UR	266.43			767.60
06/09/16	UNREALIZED G/L UR	285.36			1,052.96
06/16/16	UNREALIZED G/L UR	458.94			1,511.90
06/23/16	UNREALIZED G/L UR	381.40			1,893.30
06/29/16	UNREALIZED G/L UR		712.45		1,180.85
06/30/16	re-class distribution		914.01		266.84
06/30/16	UNREALIZED G/L UR	7.35			274.19
06/30/16	adj unrealized gain loss		7.44		266.75
07/07/16	UNREALIZED G/L UR	512.23			778.98
07/14/16	UNREALIZED G/L UR	116.01			894.99
07/21/16	UNREALIZED G/L UR		909.90		-14.91
08/04/16	UNREALIZED G/L UR	0.14			-14.77
08/11/16	UNREALIZED G/L UR		0.14		-14.91
08/30/16	UNREALIZED G/L UR	0.04			-14.87
10/06/16	MARKET TO MARKET ADJUSTMENT	14.87			0.00
	Sub-total	3,656.42	3,656.42	0.00	0.00
	GL A/C:1915 COMMISSION ADJUSTMENT				0.00
06/30/16	INVESTMENT TRANSACTION COSTS	37.56			37.56
07/01/16	REVERSE INVESTMENT TRANSACTION COSTS		37.56		0.00
	Sub-total	37.56	37.56	0.00	0.00
	GL A/C:2260 REDEMPTIONS PAYABLE - DOMEST				0.00
01/07/16	REDEMPTION PAYABLE		300.00		-300.00
01/11/16	WC CAD	300.00			0.00
01/14/16	REDEMPTION PAYABLE		64,000.00		-64,000.00
01/21/16	WC CAD	64,000.00			0.00
02/11/16	REDEMPTION PAYABLE		76,262.95		-76,262.95
02/17/16	WC CAD	300.00			-75,962.95
02/18/16	WC CAD	75,962.95			0.00
02/18/16	REDEMPTION PAYABLE		20,000.00		-20,000.00

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02/22/16	WC CAD		20,000.00		0.00
03/10/16	REDEMPTION PAYABLE			300.00	-300.00
03/14/16	WC CAD		300.00		0.00
03/23/16	REDEMPTION PAYABLE			100,000.00	-100,000.00
03/31/16	WC CAD		100,000.00		0.00
04/07/16	REDEMPTION PAYABLE			300.00	-300.00
04/11/16	WC CAD		300.00		0.00
04/21/16	REDEMPTION PAYABLE			826,167.97	-826,167.97
04/27/16	WC CAD		826,167.97		0.00
05/12/16	REDEMPTION PAYABLE			300.00	-300.00
05/16/16	WC CAD		300.00		0.00
05/26/16	REDEMPTION PAYABLE			150,000.00	-150,000.00
05/30/16	WC CAD		150,000.00		0.00
06/09/16	REDEMPTION PAYABLE			300.00	-300.00
06/13/16	WC CAD		300.00		0.00
06/16/16	REDEMPTION PAYABLE			400.00	-400.00
06/22/16	WC CAD		400.00		0.00
07/07/16	REDEMPTION PAYABLE			300.00	-300.00
07/14/16	re-class sub/red		300.00		0.00
08/04/16	REDEMPTION PAYABLE			42,792.49	-42,792.49
08/08/16	WC CAD		41,431.04		-1,361.45
08/10/16	WC CAD		1,361.45		0.00
08/11/16	REDEMPTION PAYABLE			300.00	-300.00
08/15/16	WC CAD		300.00		0.00
09/01/16	REDEMPTION PAYABLE			4,500.00	-4,500.00
09/08/16	WC CAD		4,500.00		0.00
09/08/16	REDEMPTION PAYABLE			300.00	-300.00
09/12/16	WC CAD		300.00		0.00
10/13/16	REDEMPTION PAYABLE			300.00	-300.00
10/17/16	WC CAD		300.00		0.00
11/10/16	REDEMPTION PAYABLE			1,300.00	-1,300.00
11/14/16	WC CAD		300.00		-1,000.00
11/16/16	WC CAD		1,000.00		0.00
	Sub-total	1,288,123.41	1,288,123.41	0.00	0.00
	GL A/C:2350 PAYABLE - DISTRIBUTIONS				2.43
01/28/16	REINVESTED DISTRIBUTION		9,804.99		9,807.42
01/28/16	DISTRIBUTION			9,805.00	2.42
02/25/16	REINVESTED DISTRIBUTION		8,832.98		8,835.40

02/25/16	DISTRIBUTION		8,833.00		2.40
03/23/16	DISTRIBUTION		11,864.00		-11,861.60
03/23/16	REINVESTED DISTRIBUTION	11,864.01			2.41
03/23/16	NON-RESIDENT TAX ON DIST	32.06			34.47
04/21/16	REINVESTED DISTRIBUTION	0.76			35.23
04/28/16	REINVESTED DISTRIBUTION	13,109.02			13,144.25
04/28/16	NON-RESIDENT TAX ON DIST	60.21			13,204.46
04/28/16	DISTRIBUTION		13,109.00		95.46
05/05/16	re-class distribution		92.27		3.19
05/26/16	NON-RESIDENT TAX		43.05		-39.86
05/26/16	DISTRIBUTION		9,613.00		-9,652.86
05/26/16	REINVESTED DISTRIBUTION	9,613.03			-39.83
05/26/16	NON-RESIDENT TAX ON DIST	43.05			3.22
06/29/16	NON-RESIDENT TAX ON DIST	41.89			45.11
06/29/16	REINVESTED DISTRIBUTION	9,444.04			9,489.15
06/29/16	DISTRIBUTION		9,444.00		45.15
06/29/16	re-class distribution		41.89		3.26
07/28/16	DISTRIBUTION		9,001.26		-8,998.00
07/28/16	NON-RESIDENT TAX ON DIST	31.49			-8,966.51
07/28/16	re-class distribution		31.49		-8,998.00
07/28/16	REINVESTED DISTRIBUTION	9,001.24			3.24
08/25/16	DISTRIBUTION		12,377.30		-12,374.06
08/25/16	REINVESTED DISTRIBUTION	12,338.16			-35.90
08/25/16	NON-RESIDENT TAX ON DIST	39.16			3.26
10/06/16	DISTRIBUTION ADJUSTMENT		3.26		0.00
	Sub-total	84,256.09	84,258.52	-2.43	0.00
	GL A/C:2405 PREPAID INTEREST				-2,254.25
01/07/16	PREPAID EXPENSE ADJ.	61.55			-2,192.70
01/14/16	PREPAID INTEREST ADJ.	53.85			-2,138.85
01/21/16	PREPAID INTEREST ADJ.	53.85			-2,085.00

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01/28/16	PREPAID INTEREST AMORTIZATION		53.85		-2,031.15
02/03/16	Prepaid Interest Adj.		53.85		-1,977.30
02/11/16	Prepaid Interest Adj.		53.85		-1,923.45
02/18/16	PREPAID INTEREST ADJ.		53.85		-1,869.60
02/25/16	Prepaid Interest Adj.		53.85		-1,815.75
02/29/16	Prepaid Interest Amortization		30.77		-1,784.98
03/03/16	Prepaid Interest Adj.		23.08		-1,761.90

03/10/16	Accrued Interest Adj.	53.85			-1,708.05
03/17/16	Prepaid Interest Adj.	53.85			-1,654.20
03/23/16	Prepaid Interest	46.16			-1,608.04
03/30/16	Prepaid Int Amortization - HY Mor	53.85			-1,554.19
03/31/16	Prepaid Interest Amortization - HY	7.69			-1,546.50
04/07/16	Prepaid Int Amortization - HY Mortg	53.85			-1,492.65
04/14/16	Prepaid Expenses - HY Mortgage	53.85			-1,438.80
04/21/16	Prepaid In Adj - HY Mortgage	53.85			-1,384.95
04/28/16	Prepaid Int Amortization Adj	53.85			-1,331.10
05/05/16	Prepaid Int Amortization Adj HY Mor	53.85			-1,277.25
05/12/16	Prepaid Int Amortization - HY Mortg	53.85			-1,223.40
05/19/16	Prepaid Int Amortization - HY Mortg	53.85			-1,169.55
05/26/16	Prepaid Interest Amortization -HY M	53.85			-1,115.70
05/30/16	Prepaid Interest Amortization - HYM	30.77			-1,084.93
06/02/16	Prepaid Interest Amortization HYMor	23.08			-1,061.85
06/09/16	Prepaid Interest Amortization HY Mo	53.85			-1,008.00
06/16/16	PREPAID AMORTIZATION - HY Mortgage	53.85			-954.15
06/23/16	Prepaid Interest Amortization - HY	53.85			-900.30
06/29/16	Prepaid Int Amortization - HY Mortg	46.16			-854.14
07/07/16	Prepaid Int Amortization - HY Mortg	61.55			-792.59
07/14/16	Prepaid Amortization -HY Morthage	53.85			-738.74
07/21/16	PREPAID INTEREST AMORTIZATION HY MO	53.85			-684.89
07/28/16	PREPAID INTEREST AMORTIZATION	53.85			-631.04
08/04/16	PREPAID INTEREST AMORTIZATION	53.85			-577.19
08/11/16	PREPAID INTEREST AMORTIZATION	53.85			-523.34
08/18/16	PREPAID INTEREST AMORTIZATION	53.85			-469.49
08/25/16	PREPAID INTEREST AMORTIZATION	53.85			-415.64
08/30/16	PREPAID INTEREST AMORTIZATION	38.47			-377.17
09/01/16	PREPAID INTEREST AMORTIZATION	15.39			-361.78
09/08/16	PREPAID INTEREST AMORTIZATION ADJ	53.85			-307.93
09/15/16	PREPAID INTEREST AMORTIZATION ADJUS	53.85			-254.08
09/22/16	Prepaid Interest Amortization Adjus	53.85			-200.23
09/29/16	PREPAID INTEREST AMORTIZATION ADJ	53.85			-146.38
09/29/16	PREPAID INTEREST OFFSET	146.38			0.00
	Sub-total	2,254.25	0.00	2,254.25	0.00
	GL A/C:2560 TAX WITHHELD ON DISTRIBUTION				0.00
03/23/16	NON-RESIDENT TAX ON DIST		32.06		-32.06
03/28/16	WX CAD	32.06			0.00
04/28/16	NON-RESIDENT TAX ON DIST		60.21		-60.21
05/02/16	WX CAD	60.21			0.00
05/26/16	NON-RESIDENT TAX	43.05			43.05
05/26/16	NON-RESIDENT TAX ON DIST		43.05		0.00

05/30/16	WX CAD	43.05		43.05
06/02/16	re-class distribution		43.05	0.00
06/29/16	NON-RESIDENT TAX ON DIST		41.89	-41.89
07/04/16	WX CAD	41.89		0.00
07/28/16	NON-RESIDENT TAX ON DIST		31.49	-31.49
08/02/16	WX CAD	31.49		0.00
08/25/16	NON-RESIDENT TAX ON DIST		39.16	-39.16
08/29/16	WX CAD	39.16		0.00
10/03/16	WX CAD	50.39		50.39
10/06/16	DISTRIBUTION ADJUSTMENT		50.39	0.00
	Sub-total	341.30	341.30	0.00
	GL A/C:2570 INTRA FUND LOANS PAYABLE			-563,000.00
01/07/16	Inter Fund Loan Tracking		563,000.00	-1,126,000.00
01/07/16	INVESTMENT TRANSACTION COSTS	563,000.00		-563,000.00
01/14/16	Inter Fund Loan Tracking		310,000.00	-873,000.00
01/14/16	Inter Fund Loan Tracking	563,000.00		-310,000.00
01/27/16	Inter Fund Loan Tracking	100,000.00		-210,000.00
02/04/16	Inter Fund Loan Tracking	45,000.00		-165,000.00
03/17/16	Spectrum Mortgage	100,000.00		-65,000.00

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
03/17/16	Interfund Loan Adj.		5,000.00		-60,000.00
03/17/16	Interfund Loan Adj.		60,000.00		0.00
	Sub-total	1,436,000.00	873,000.00	563,000.00	0.00
	GL A/C:2580 INT PAY ON INTRA FUND LOANS				0.00
01/07/16	Inter Fund Loan Tracking		476.62		-476.62
01/14/16	Inter Fund Loan Tracking		188.54		-665.16
01/14/16	Inter Fund Loan Tracking	476.62			-188.54
01/21/16	Inter Fund Loan Tracking		319.32		-507.86
01/27/16	Inter Fund Loan Tracking		219.97		-727.83
01/28/16	INTERFUND LOAN ADJ.	99.34			-628.49
02/04/16	Inter Fund Loan Tracking		121.64		-750.13
02/11/16	Inter Fund Loan Tracking		117.08		-867.21
02/18/16	Inter Fund Loan Tracking		117.08		-984.29
02/25/16	Inter Fund Loan Tracking		117.08		-1,101.37
02/29/16	Inter Fund Loan Tracking		66.90		-1,168.27
03/03/16	Inter Fund Loan Tracking		50.18		-1,218.45
03/10/16	Inter Fund Loan Tracking		117.08		-1,335.53
03/11/16	Inter Fund Loan Tracking	1,353.79			18.26

03/11/16	Inter Fund Loan Tracking		18.26		0.00
	Sub-total	1,929.75	1,929.75	0.00	0.00
	GL A/C:2700 ACCRUED MANAGEMENT FEES				-1,182.86
01/01/16	Management Fees with GST		119.85		-1,302.71
01/04/16	Management Fees with GST		359.54		-1,662.25
01/05/16	WX CAD	1,647.52			-14.73
01/05/16	Commercial mortgage		464.22		-478.95
01/05/16	Management Fees with GST		119.85		-598.80
01/06/16	Management Fees with GST		119.85		-718.65
01/07/16	Management Fees with GST		119.85		-838.50
01/08/16	Management Fees with GST		119.99		-958.49
01/11/16	Management Fees with GST		359.95		-1,318.44
01/12/16	Management Fees with GST		119.99		-1,438.43
01/13/16	Management Fees with GST		119.99		-1,558.42
01/14/16	Management Fees with GST		119.99		-1,678.41
01/15/16	Management Fees with GST		116.20		-1,794.61
01/18/16	Management Fees with GST		348.62		-2,143.23
01/19/16	Management Fees with GST		116.20		-2,259.43
01/20/16	Management Fees with GST		116.20		-2,375.63
01/21/16	Management Fees with GST		116.20		-2,491.83
01/22/16	Management Fees with GST		130.33		-2,622.16
01/25/16	Management Fees with GST		390.99		-3,013.15
01/26/16	Management Fees with GST		130.33		-3,143.48
01/27/16	Management Fees with GST		130.33		-3,273.81
01/28/16	MANAGEMENT FEE REBATE	1,724.23			-1,549.58
01/28/16	Management Fees with GST		130.33		-1,679.91
01/29/16	Management Fees with GST		130.09		-1,810.00
02/01/16	Management Fees with GST		390.27		-2,200.27
02/02/16	Management Fees with GST		130.09		-2,330.36
02/03/16	Management Fees with GST		130.09		-2,460.45
02/04/16	ACCRUED GST- MGMT FEES RECLASS	86.21			-2,374.24
02/04/16	Management Fees with GST		130.09		-2,504.33
02/05/16	Management Fees with GST		131.52		-2,635.85
02/05/16	WX CAD	1,984.52			-651.33
02/08/16	Management Fees with GST		394.56		-1,045.89
02/09/16	Management Fees with GST		131.52		-1,177.41
02/10/16	Management Fees with GST		131.52		-1,308.93
02/10/16	Accrued Management Fee Adj.		260.73		-1,569.66
02/11/16	Management Fees with GST		131.52		-1,701.18
02/12/16	Management Fees with GST		128.71		-1,829.89
02/15/16	Management Fees with GST		386.14		-2,216.03
02/16/16	Management Fees with GST		128.71		-2,344.74

02/17/16	Management Fees with GST		128.71	-2,473.45
02/18/16	Management Fees with GST		128.71	-2,602.16
02/19/16	Management Fees with GST		128.38	-2,730.54
02/22/16	Management Fees with GST		385.15	-3,115.69
02/23/16	Management Fees with GST		128.38	-3,244.07
02/24/16	Management Fees with GST		128.38	-3,372.45
02/25/16	MANAGEMENT FEE REBATE	1,738.18		-1,634.27
02/25/16	Management Fees with GST		128.38	-1,762.65

JAN-06-17 11:22 am

REQUESTED BY: APHILIP

ACCOUNT: Crystal Wealth High Yield

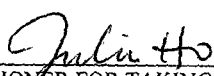
FROM 01/01/16 TO 11/30/16

GL ANALYSIS REPORT

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
02/26/16	Management Fees with GST		132.99		-1,895.64
02/29/16	Management Fees with GST		398.96		-2,294.60
03/01/16	Management Fees with GST		133.17		-2,427.77
03/02/16	Management Fees with GST		133.17		-2,560.94
03/03/16	Management Fees with GST		133.17		-2,694.11
03/04/16	WX CAD		2,295.00		-399.11
03/04/16	Management Fees with GST		135.70		-534.81
03/07/16	Management Fees with GST		407.10		-941.91
03/08/16	Management Fees with GST		135.70		-1,077.61
03/09/16	Management Fees with GST		135.70		-1,213.31
03/10/16	Management Fees with GST		135.70		-1,349.01
03/11/16	Management Fees with GST		136.86		-1,485.87
03/14/16	Management Fees with GST		410.59		-1,896.46
03/15/16	Management Fees with GST		136.86		-2,033.32
03/16/16	Management Fees with GST		136.86		-2,170.18
03/17/16	Management Fees with GST		136.86		-2,307.04
03/18/16	Management Fees with GST		137.01		-2,444.05
03/21/16	Management Fees with GST		411.04		-2,855.09
03/22/16	Management Fees with GST		137.01		-2,992.10
03/23/16	MANAGEMENT FEE REBATE	1,682.49			-1,309.61
03/23/16	Management Fees with GST		137.01		-1,446.62
03/24/16	Management Fees with GST		131.12		-1,577.74
03/25/16	Management Fees with GST		131.12		-1,708.86
03/28/16	Management Fees with GST		393.37		-2,102.23
03/29/16	Management Fees with GST		131.12		-2,233.35
03/30/16	Management Fees with GST		131.12		-2,364.47
03/31/16	WX CAD		2,496.17		131.70
03/31/16	Management Fees with GST		131.30		0.40
04/01/16	Management Fees with GST		131.16		-130.76

This is Exhibit "82" referred to
in the Affidavit of Michael Ho
sworn before me, this
17th day of April, 2017


A COMMISSIONER FOR TAKING AFFIDAVITS

*Lily Julia Ho, a Commissioner, etc.,
Province of Ontario, for the Government of Ontario,
Ontario Securities Commission.
Expires May 31, 2017.*

JAN-06-17 11:21 am
REQUESTED BY: APHILIP
ACCOUNT: Crystal Enlightened
DATE

GL ANALYSIS REPORT
FROM 01/01/16 TO 11/30/16

PAGE: 1

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
	GL A/C:1000 CASH - CAD				683,327.88
01/04/16	WC CAD		1,711.33		681,616.55
01/04/16	DC CAD	1,300.00			682,916.55
01/05/16	WX CAD		32,719.61		650,196.94
01/05/16	B CRY5 WLTH MED/S-A /N'FRAC				650,196.94
01/07/16	Inter Fund Loan Tracking		563,000.00		87,196.94
01/07/16	INVESTMENT TRANSACTION COSTS	563,000.00			650,196.94
01/07/16	DC CAD	489,003.18			1,139,200.12
01/08/16	S CA3	5,400.00			1,144,600.12
01/08/16	S USD	564,301.22			1,708,901.34
01/08/16	IW CAD		25.00		1,708,876.34
01/08/16	IW CAD		10.00		1,708,866.34
01/08/16	IW CAD		25.00		1,708,841.34
01/08/16	IW CAD		25.00		1,708,816.34
01/08/16	IW CAD		25.00		1,708,791.34
01/11/16	DC CAD	6,588.74			1,715,380.08
01/11/16	WC CAD		6,829.66		1,708,550.42
01/13/16	WC CAD		50,635.57		1,657,914.85
01/13/16	DC CAD	117,238.59			1,775,153.44
01/13/16	IW CAD		10.00		1,775,143.44
01/14/16	Inter Fund Loan Tracking	476.62			1,775,620.06
01/14/16	Inter Fund Loan Tracking	563,000.00			2,338,620.06
01/14/16	contract adjustment		958,897.50		1,379,722.56
01/14/16	WC CAD		50.00		1,379,672.56
01/15/16	IW CAD		25.00		1,379,647.56
01/15/16	IW CAD		25.00		1,379,622.56
01/15/16	B USD		568,711.33		810,911.23
01/18/16	IW CAD		78.91		810,832.32
01/18/16	DC CAD	200.00			811,032.32
01/18/16	WC CAD		3,879.14		807,153.18
01/19/16	B CA2		50,000.00		757,153.18
01/19/16	IW CAD		25.00		757,128.18
01/20/16	IW CAD		25.00		757,103.18
01/20/16	B CA2		50,000.00		707,103.18
01/21/16	Factoring Contracts		510,362.69		196,740.49
01/21/16	S USD	584,397.18			781,137.67
01/21/16	TRANSFER FROM CA3 TO CAD	16,500.00			797,637.67
01/21/16	IW CAD		25.00		797,612.67

01/21/16	DC CAD	93,958.22		891,570.89
01/21/16	WC CAD		37,656.91	853,913.98
01/21/16	IW CAD		25.00	853,888.98
01/25/16	DC CAD	131,369.66		985,258.64
01/27/16	S USD	257,374.63		1,242,633.27
01/28/16	DC CAD	255,942.02		1,498,575.29
01/28/16	WC CAD		49,389.75	1,449,185.54
01/28/16	WX CAD		25,000.00	1,424,185.54
01/28/16	Adjustment		597,279.38	826,906.16
01/29/16	B CRY5 WLTH MED/S-A /N'FRAC		2,711.69	824,194.47
01/29/16	IW CAD		25.00	824,169.47
01/29/16	S CRY5 WLTH MED/S-A /N'FRAC			824,169.47
01/29/16	IW CAD		25.00	824,144.47
01/29/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC	11,439.52		835,583.99
01/29/16	B CRY5 WLTH MED/S-A /N'FRAC		11,439.52	824,144.47
02/01/16	DC CAD	56,250.00		880,394.47
02/01/16	WC CAD		342.44	880,052.03
02/01/16	WC CAD		1,911.85	878,140.18
02/03/16	WC CAD		257,697.64	620,442.54
02/03/16	DC CAD	410,140.46		1,030,583.00
02/03/16	MGM FEE REBATE	2,711.69		1,033,294.69
02/04/16	Factoring Contracts		261,096.61	772,198.08
02/04/16	IW CAD		25.00	772,173.08
02/04/16	IW CAD		25.00	772,148.08
02/05/16	WX CAD		6,780.86	765,367.22
02/05/16	WX CAD		7,415.36	757,951.86
02/08/16	S CA3	164,000.00		921,951.86
02/08/16	DC CAD	200.00		922,151.86
02/08/16	WC CAD		5,711.33	916,440.53
02/09/16	IW CAD		10.00	916,430.53
02/09/16	DC CAD	47,000.00		963,430.53
02/09/16	WC CAD		57,000.00	906,430.53
02/10/16	One time expense Adj.		1,573.90	904,856.63
02/11/16	Factoring Contracts		441,000.00	463,856.63
02/11/16	DC CAD	213,971.28		677,827.91
02/11/16	WC CAD		132,690.62	545,137.29
02/12/16	B CRY5 MEDICAL STGY /N'FRAC		149,515.00	395,622.29
02/16/16	B CRY5 MEDICAL STGY /N'FRAC			395,622.29
02/17/16	WC CAD		2,708.62	392,913.67
02/17/16	WC CAD		563.74	392,349.93

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REQUESTED BY: APHILIP

FROM 01/01/16 TO 11/30/16

GL ANALYSIS REPORT

PAGE: 2

ACCOUNT: Crystal Enlightened

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
02/17/16	DC CAD		9,038.74		401,388.67
02/17/16	DC CAD		149,552.19		550,940.86
02/18/16	DC CAD		644,581.48		1,195,522.34
02/18/16	WC CAD			50,308.99	1,145,213.35
02/19/16	IW CAD			25.00	1,145,188.35
02/22/16	DC CAD	356,234.79			1,501,423.14
02/22/16	WC CAD		3,879.14		1,497,544.00
02/22/16	IW CAD		96.26		1,497,447.74
02/22/16	IW CAD		25.00		1,497,422.74
02/22/16	DC CAD	350.00			1,497,772.74
02/24/16	DC CAD	99,830.84			1,597,603.58
02/24/16	WC CAD		11,500.00		1,586,103.58
02/24/16	IW CAD		25.00		1,586,078.58
02/24/16	IW CAD		25.00		1,586,053.58
02/25/16	Factoring Contracts		1,104,438.64		481,614.94
02/26/16	B CRYM MEDICAL STGY /N'FRAC				481,614.94
02/26/16	IA CAD CRYM WLTH MED/S-A /N'FRAC	1,153.40			482,768.34
02/26/16	IW CAD		25.00		482,743.34
02/26/16	B CRYM MEDICAL STGY /N'FRAC		129.18		482,614.16
02/26/16	B CRYM WLTH MED/S-A /N'FRAC		2,634.76		479,979.40
02/26/16	B CRYM WLTH MED/S-A /N'FRAC		1,153.40		478,826.00
02/26/16	S CRYM WLTH MED/S-A /N'FRAC				478,826.00
02/29/16	IW CAD		25.00		478,801.00
02/29/16	B NOVO PRIVATE PLACEMENT		200,000.00		278,801.00
02/29/16	S CA3	10,000.00			288,801.00
02/29/16	IW CAD		10.00		288,791.00
02/29/16	WC CAD		58.20		288,732.80
02/29/16	WC CAD		1,961.82		286,770.98
02/29/16	DC CAD	1,450.00			288,220.98
03/02/16	WC CAD		34,425.43		253,795.55
03/02/16	DC CAD	326,000.00			579,795.55
03/02/16	Management Fee Rebate Adj.	129.18			579,924.73
03/02/16	Management Fee Rebate Adj.	2,634.76			582,559.49
03/03/16	IW CAD		10.00		582,549.49
03/03/16	WC CAD		50.00		582,499.49
03/03/16	S CA3	16,200.00			598,699.49
03/04/16	DC CAD	2,885.13			601,584.62
03/04/16	S CRYM MEDICAL STGY /N'FRAC	17,160.00			618,744.62
03/04/16	S CRYM MEDICAL STGY /N'FRAC				618,744.62
03/04/16	WX CAD		33,596.00		585,148.62
03/04/16	WX CAD		7,919.00		577,229.62

03/07/16	DC CAD	600.00		577,829.62
03/07/16	WC CAD		5,711.33	572,118.29
03/09/16	DC CAD	135,337.51		707,455.80
03/09/16	WC CAD		1,159,806.45	-452,350.65
03/09/16	WX CAD		10,000.00	-462,350.65
03/09/16	IW CAD		25.00	-462,375.65
03/09/16	IW CAD		25.00	-462,400.65
03/10/16	Factoring Contracts	478,905.31		16,504.66
03/14/16	IW CAD		154.74	16,349.92
03/14/16	DC CAD	8,475.00		24,824.92
03/14/16	WC CAD		2,708.62	22,116.30
03/14/16	WC CAD		222,533.37	-200,417.07
03/14/16	B NOVO RESOURCES CORP 9JUL16	-	200,000.00	-400,417.07
03/14/16	S NOVO PRIVATE PLACEMENT	200,000.00		-200,417.07
03/14/16	B WTS- NOVO RES CORP 8MAR18			-200,417.07
03/16/16	IW CAD		40.63	-200,457.70
03/16/16	DC CAD	79,369.79		-121,087.91
03/16/16	WC CAD		8,609.31	-129,697.22
03/21/16	WC CAD		19,937.41	-149,634.63
03/21/16	WC CAD		8,518.38	-158,153.01
03/21/16	DC CAD	600.00		-157,553.01
03/22/16	WX CAD		15,000.00	-172,553.01
03/22/16	DC CAD	32,449.39		-140,103.62
03/23/16	IW CAD		10.00	-140,113.62
03/23/16	Factoring Contracts	347,153.30		207,039.68
03/23/16	Factoring Contracts	10,934.37		217,974.05
03/23/16	S CA3	327,500.00		545,474.05
03/23/16	DC CAD	151,925.61		697,399.66
03/23/16	WC CAD		25,000.00	672,399.66
03/24/16	B CRY5 WLTH MED/S-A /N'FRAC		10,652.44	661,747.22
03/24/16	DC CAD	213.17		661,960.39
03/24/16	DC CAD	2,557.32		664,517.71
03/24/16	B CRY5 MEDICAL STGY /N'FRAC		213.17	664,304.54
03/24/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC	10,652.44		674,956.98
03/24/16	B CRY5 WLTH MED/S-A /N'FRAC		2,557.32	672,399.66
03/28/16	B CRY5 MEDICAL STGY /N'FRAC			672,399.66
03/28/16	B CRY5 WLTH MED/S-A /N'FRAC			672,399.66

JAN-06-17 11:21 am
REQUESTED BY: APHILIP
ACCOUNT: Crystal Enlightened

FROM 01/01/16 TO 11/30/16

GL ANALYSIS REPORT

PAGE: 3

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
03/28/16	WC CAD		1,392.81		671,006.85

03/28/16	WC CAD		1,961.82	669,045.03
03/29/16	IW CAD		25.00	669,020.03
03/29/16	IW CAD		25.00	668,995.03
03/30/16	Factoring Contracts		421,052.63	247,942.40
03/31/16	WX CAD		5,425.28	242,517.12
03/31/16	IW CAD		10.00	242,507.12
03/31/16	WC CAD		25,200.00	217,307.12
03/31/16	DC CAD	82,136.78		299,443.90
03/31/16	S CA3	26,200.00		325,643.90
03/31/16	WX CAD		6,515.64	319,128.26
03/31/16	Factoring Contracts		7,106.20	312,022.06
04/01/16	IW CAD		204.70	311,817.36
04/04/16	S CA3	41,625.00		353,442.36
04/04/16	IW CAD		10.00	353,432.36
04/04/16	DC CAD	2,300.00		355,732.36
04/04/16	WC CAD		5,711.33	350,021.03
04/04/16	WC CAD		29,303.36	320,717.67
04/06/16	WC CAD		121,812.53	198,905.14
04/06/16	DC CAD	25,000.00		223,905.14
04/06/16	DC CAD	252,483.89		476,389.03
04/07/16	RECLASS	7,106.19		483,495.22
04/08/16	S CRYM MEDICAL STGY /N'FRAC	68,685.00		552,180.22
04/08/16	IW CAD		25.00	552,155.22
04/08/16	IW CAD		25.00	552,130.22
04/11/16	WC CAD		2,708.62	549,421.60
04/11/16	DC CAD	975.00		550,396.60
04/12/16	IW CAD		139.47	550,257.13
04/13/16	S CA3	27,100.00		577,357.13
04/13/16	DC CAD	67,749.68		645,106.81
04/13/16	WC CAD		160,000.00	485,106.81
04/13/16	IW CAD		10.00	485,096.81
04/14/16	Factoring Contract		421,052.64	64,044.17
04/15/16	S CRYM MEDICAL STGY /N'FRAC	6,855.00		70,899.17
04/16/16	IW CAD		95.91	70,803.26
04/18/16	B CRYM MEDICAL STGY /N'FRAC			70,803.26
04/18/16	DC CAD	1,163.74		71,967.00
04/18/16	DC CAD	47,839.54		119,806.54
04/18/16	WC CAD		8,518.38	111,288.16
04/18/16	S USD	386,010.00		497,298.16
04/19/16	S CRYM MEDICAL STGY /N'FRAC			497,298.16
04/19/16	S CA3	7,500.00		504,798.16
04/19/16	IW CAD		10.00	504,788.16
04/20/16	DC CAD	14,838.00		519,626.16

04/20/16	IW CAD		25.00	519,601.16
04/20/16	IW CAD		25.00	519,576.16
04/20/16	WC CAD		35,885.85	483,690.31
04/21/16	Factoring Contracts		156,657.96	327,032.35
04/21/16	IW CAD		25.00	327,007.35
04/21/16	IW CAD		25.00	326,982.35
04/21/16	IW CAD		25.00	326,957.35
04/21/16	IW CAD		25.00	326,932.35
04/22/16	IW CAD		25.00	326,907.35
04/22/16	S CRYST MEDICAL STGY /N'FRAC	59,021.20		385,928.55
04/22/16	S CRYST WLTH MED/S-A /N'FRAC	48,485.00		434,413.55
04/22/16	S USD	318,186.26		752,599.81
04/22/16	S CRYST MEDICAL STGY /N'FRAC	0.07		752,599.88
04/25/16	DC CAD	22,256.84		774,856.72
04/25/16	WC CAD		51,147.15	723,709.57
04/26/16	S CRYST WLTH MED/S-A /N'FRAC			723,709.57
04/26/16	B CRYST MEDICAL STGY /N'FRAC			723,709.57
04/27/16	DC CAD	0.01		723,709.58
04/27/16	B CRYST MEDICAL STGY /N'FRAC		0.01	723,709.57
04/27/16	WX CAD		21,564.64	702,144.93
04/27/16	WX CAD		20,000.00	682,144.93
04/27/16	DC CAD	44,996.08		727,141.01
04/27/16	WC CAD		153,798.00	573,343.01
04/28/16	S CRYST MEDICAL STGY /N'FRAC			573,343.01
04/28/16	S CRYST MEDICAL STGY /N'FRAC			573,343.01
04/28/16	Enlightened Factoring Contracts - CAD		473,132.64	100,210.37
04/29/16	IA CAD CRYST WLTH MED/S-A /N'FRAC	7,304.03		107,514.40
04/29/16	B CRYST MEDICAL STGY /N'FRAC		158.26	107,356.14
04/29/16	DC CAD	158.26		107,514.40
04/29/16	B CRYST WLTH MED/S-A /N'FRAC		3,419.56	104,094.84
04/29/16	B CRYST WLTH MED/S-A /N'FRAC		7,304.03	96,790.81
04/29/16	S CRYST WLTH MED/S-A /N'FRAC	122,085.00		218,875.81
04/29/16	DC CAD	3,419.56		222,295.37
05/01/16	IW CAD		165.55	222,129.82

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05/02/16	S CRYST WLTH MED/S-A /N'FRAC				222,129.82
05/02/16	DC CAD	1,710.00			223,839.82
05/02/16	DC CAD	252,390.00			476,229.82
05/02/16	WC CAD		4,276.23		471,953.59

05/02/16	WC CAD		1,121.01	470,832.58
05/02/16	WX CAD		70.96	470,761.62
05/03/16	B CRY5 WLTH MED/S-A /N'FRAC			470,761.62
05/03/16	S CA3	55,300.00		526,061.62
05/03/16	IW CAD		10.00	526,051.62
05/04/16	WX CAD		8,989.79	517,061.83
05/04/16	WX CAD		7,418.08	509,643.75
05/04/16	DC CAD	372,605.22		882,248.97
05/04/16	WC CAD		41,828.54	840,420.43
05/04/16	S CRY5 WLTH MED/S-A /N'FRAC			840,420.43
05/05/16	IW CAD		10.00	840,410.43
05/05/16	B OAXACA RESOURCES CORP SPLIT UNIT		100,000.00	740,410.43
05/05/16	B CA3		11,575.38	728,835.05
05/05/16	B CRY5 WLTH MED/S-A /N'FRAC			728,835.05
05/09/16	DC CAD	18,136.11		746,971.16
05/09/16	DC CAD	900.00		747,871.16
05/09/16	WC CAD		5,711.33	742,159.83
05/11/16	WC CAD		90,929.64	651,230.19
05/11/16	DC CAD	58,721.63		709,951.82
05/11/16	IW CAD		55.66	709,896.16
05/13/16	IW CAD		25.00	709,871.16
05/13/16	IW CAD		25.00	709,846.16
05/16/16	DC CAD	1,125.00		710,971.16
05/16/16	IW CAD		14.82	710,956.34
05/16/16	WC CAD		2,579.18	708,377.16
05/16/16	DC CAD	190,809.60		899,186.76
05/18/16	DC CAD	1,486,880.70		2,386,067.46
05/18/16	WC CAD		164,942.84	2,221,124.62
05/19/16	IW CAD		10.00	2,221,114.62
05/19/16	S CA3	6,675.00		2,227,789.62
05/19/16	Factoring Contracts		487,200.00	1,740,589.62
05/20/16	IW CAD		25.00	1,740,564.62
05/20/16	S USD	191,945.67		1,932,510.29
05/20/16	IW CAD		25.00	1,932,485.29
05/24/16	DC CAD	2,463.74		1,934,949.03
05/24/16	DC CAD	29,085.39		1,964,034.42
05/24/16	WC CAD		8,518.38	1,955,516.04
05/26/16	Factoring Contracts	210,000.00		2,165,516.04
05/26/16	S USD	263,507.29		2,429,023.33
05/26/16	DC CAD	453,918.54		2,882,941.87
05/26/16	Factoring Contracts		632,812.50	2,250,129.37
05/27/16	IW CAD		25.00	2,250,104.37
05/27/16	B CRY5 MEDICAL STGY /N'FRAC		0.26	2,250,104.11

05/27/16	B CRY5 WLTH MED/S-A /N'FRAC		2,432.69	2,247,671.42
05/27/16	B CRY5 WLTH MED/S-A /N'FRAC		20,323.28	2,227,348.14
05/27/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC	20,323.28		2,247,671.42
05/27/16	DC CAD	0.26		2,247,671.68
05/27/16	DC CAD	2,432.69		2,250,104.37
05/27/16	IW CAD		25.00	2,250,079.37
05/30/16	WC CAD		9,509.56	2,240,569.81
05/30/16	WC CAD		913.65	2,239,656.16
05/30/16	WX CAD		58.33	2,239,597.83
05/30/16	DC CAD	1,310.00		2,240,907.83
05/30/16	Factoring Contracts		526,500.00	1,714,407.83
05/30/16	DC CAD	383,337.00		2,097,744.83
06/01/16	S CRY5 WLTH MED/S-A /N'FRAC			2,097,744.83
06/01/16	IW CAD		333.34	2,097,411.49
06/01/16	WC CAD		25,000.00	2,072,411.49
06/01/16	DC CAD	252,317.77		2,324,729.26
06/02/16	IW CAD		25.00	2,324,704.26
06/02/16	WX CAD		40,000.00	2,284,704.26
06/02/16	Factoring Contracts		275,000.00	2,009,704.26
06/06/16	DC CAD	1,428.22		2,011,132.48
06/06/16	B USD		194,025.00	1,817,107.48
06/06/16	DC CAD	2,260.00		1,819,367.48
06/06/16	WC CAD		5,711.33	1,813,656.15
06/06/16	DC CAD	230,400.83		2,044,056.98
06/06/16	S CRY5 MEDICAL STGY /N'FRAC			2,044,056.98
06/06/16	WX CAD		7,471.00	2,036,585.98
06/08/16	DC CAD	100,000.00		2,136,585.98
06/09/16	Factoring Contracts	45,000.00		2,181,585.98
06/10/16	S USD	42,493.87		2,224,079.85
06/13/16	DC CAD	51,199.26		2,275,279.11
06/13/16	WC CAD		2,579.18	2,272,699.93

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06/13/16	DC CAD		1,025.00		2,273,724.93
06/14/16	DC CAD	107,193.44			2,380,918.37
06/14/16	WX CAD		6,689.00		2,374,229.37
06/14/16	WC CAD		25,000.00		2,349,229.37
06/14/16	WX CAD		14,311.00		2,334,918.37
06/14/16	S CA2	400,000.00			2,734,918.37
06/14/16	IW CAD		10.00		2,734,908.37

06/15/16	DC CAD	97,160.00		2,832,068.37
06/15/16	IW CAD		25.00	2,832,043.37
06/15/16	WC CAD		59,984.82	2,772,058.55
06/16/16	Factoring Contracts		439,698.00	2,332,360.55
06/20/16	DC CAD	2,463.74		2,334,824.29
06/20/16	WC CAD		8,518.38	2,326,305.91
06/20/16	DC CAD	184,860.00		2,511,165.91
06/22/16	WC CAD		15,101.15	2,496,064.76
06/22/16	DC CAD	26,259.86		2,522,324.62
06/23/16	IW CAD		25.00	2,522,299.62
06/23/16	IW CAD		25.00	2,522,274.62
06/27/16	DC CAD	15,550.77		2,537,825.39
06/27/16	WC CAD		800.00	2,537,025.39
06/28/16	B DUNDEE INV SVG ACCT F-NL		1,800,015.00	737,010.39
06/28/16	IW CAD		157.62	736,852.77
06/28/16	S USD	392,752.80		1,129,605.57
06/29/16	WC CAD		45,000.00	1,084,605.57
06/29/16	DC CAD	583,205.87		1,667,811.44
06/29/16	FACTORING CONTRACTS	120,000.00		1,787,811.44
06/29/16	FACTORING CONTRACTS		421,875.00	1,365,936.44
06/30/16	IA CAD CRYL WLTH MED/S-A /N'FRAC	23,045.36		1,388,981.80
06/30/16	DC CAD	2,986.33		1,391,968.13
06/30/16	IA CAD CRYL MEDICAL STGY /N'FRAC	5.01		1,391,973.14
06/30/16	B CRYL WLTH MED/S-A /N'FRAC		2,986.33	1,388,986.81
06/30/16	B CRYL WLTH MED/S-A /N'FRAC		23,045.36	1,365,941.45
06/30/16	B CRYL MEDICAL STGY /N'FRAC		0.31	1,365,941.14
06/30/16	B CRYL MEDICAL STGY /N'FRAC		5.01	1,365,936.13
06/30/16	DC CAD	0.31		1,365,936.44
07/01/16	IW CAD		417.56	1,365,518.88
07/04/16	IW CAD		25.00	1,365,493.88
07/04/16	WX CAD		112.38	1,365,381.50
07/04/16	WC CAD		4,179.43	1,361,202.07
07/04/16	WC CAD		15,087.56	1,346,114.51
07/04/16	IW CAD		25.00	1,346,089.51
07/04/16	DC CAD	1,435.00		1,347,524.51
07/04/16	DC CAD	141,330.32		1,488,854.83
07/05/16	S CRYL WLTH MED/S-A /N'FRAC			1,488,854.83
07/06/16	IW CAD		25.00	1,488,829.83
07/06/16	WC CAD		10,500.00	1,478,329.83
07/06/16	DC CAD	164,340.00		1,642,669.83
07/06/16	WX CAD		13,347.50	1,629,322.33
07/06/16	WX CAD		4,576.53	1,624,745.80
07/06/16	B CRYL MEDICAL STGY /N'FRAC			1,624,745.80

07/06/16	B URBAN COMMUNICATIONS INC. SUB AGR UNI	25,000.00		1,599,745.80
07/07/16	FACTORING CONTRACTS	421,875.00		1,177,870.80
07/08/16	S CRYSTAL MED/S-A /N'FRAC	238,970.00		1,416,840.80
07/11/16	WC CAD		3,119.18	1,413,721.62
07/11/16	DC CAD	15,738.83		1,429,460.45
07/11/16	S USD	139,899.89		1,569,360.34
07/11/16	B CRYSTAL MED/S-A /N'FRAC			1,569,360.34
07/11/16	DC CAD	2,835.00		1,572,195.34
07/12/16	WX CAD		20,000.00	1,552,195.34
07/13/16	DC CAD	1,222,957.53		2,775,152.87
07/13/16	WC CAD		25,850.00	2,749,302.87
07/14/16	FACTORING CONTRACT	190,000.00		2,939,302.87
07/14/16	S CA3	7,000.00		2,946,302.87
07/14/16	IW CAD		10.00	2,946,292.87
07/15/16	IW CAD		25.00	2,946,267.87
07/15/16	IW CAD		25.00	2,946,242.87
07/15/16	S CRYSTAL MED/S-A /N'FRAC	55,725.00		3,001,967.87
07/18/16	S USD	123,636.66		3,125,604.53
07/18/16	DC CAD	2,463.74		3,128,068.27
07/18/16	DC CAD	159,113.28		3,287,181.55
07/18/16	WC CAD		6,359.14	3,280,822.41
07/19/16	S USD	21,080.89		3,301,903.30
07/19/16	IW CAD		10.00	3,301,893.30
07/19/16	B CRYSTAL MED/S-A /N'FRAC			3,301,893.30
07/19/16	S CA3	142,300.00		3,444,193.30
07/20/16	DC CAD	121,480.00		3,565,673.30
07/21/16	FACTORING CONTRACT		427,500.00	3,138,173.30
07/22/16	S CRYSTAL MED/S-A /N'FRAC	119,245.00		3,257,418.30

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07/22/16	IW CAD			102.69	3,257,315.61
07/26/16	S CRYSTAL MED/S-A /N'FRAC				3,257,315.61
07/26/16	DC CAD	159,291.56			3,416,607.17
07/26/16	WC CAD		10.00		3,416,597.17
07/27/16	DC CAD	469,559.08			3,886,156.25
07/27/16	WX CAD		5,000.00		3,881,156.25
07/28/16	FACTORING CONTRACT	1,175,000.00			5,056,156.25
07/29/16	DC CAD	0.27			5,056,156.52
07/29/16	B DUNDEE INV SVG ACCT F-NL		1,524.58		5,054,631.94
07/29/16	B CRYSTAL MEDICAL STGY /N'FRAC		1.56		5,054,630.38

07/29/16	B CRY5 WLTH MED/S-A /N'FRAC		10,829.01	5,043,801.37
07/29/16	B CRY5 WLTH MED/S-A /N'FRAC		2,166.68	5,041,634.69
07/29/16	S CRY5 WLTH MED/S-A /N'FRAC	146,170.00		5,187,804.69
07/29/16	WC CAD		46,343.45	5,141,461.24
07/29/16	IA CAD CRY5 MEDICAL STGY /N'FRAC	1.56		5,141,462.80
07/29/16	B CRY5 MEDICAL STGY /N'FRAC		0.27	5,141,462.53
07/29/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC	10,829.01		5,152,291.54
07/29/16	IA CAD DUNDEE INV SVG ACCT F-NL	1,524.58		5,153,816.12
07/29/16	DC CAD	2,166.68		5,155,982.80
08/01/16	IW CAD		685.21	5,155,297.59
08/02/16	WC CAD		2,828.73	5,152,468.86
08/02/16	DC CAD	4,351.67		5,156,820.53
08/02/16	DC CAD	152,864.52		5,309,685.05
08/02/16	WC CAD		14,176.23	5,295,508.82
08/02/16	WX CAD		63.75	5,295,445.07
08/03/16	B CRY5 WLTH MED/S-A /N'FRAC			5,295,445.07
08/03/16	S CRY5 MEDICAL STGY /N'FRAC			5,295,445.07
08/03/16	B DUNDEE INV SVG ACCT F-NL			5,295,445.07
08/03/16	WX CAD		1,135.71	5,294,309.36
08/03/16	WX CAD		4,223.63	5,290,085.73
08/03/16	WX CAD		18,361.45	5,271,724.28
08/03/16	B DUNDEE INV SVG ACCT F-NL		4,000,015.00	1,271,709.28
08/04/16	DC CAD	622,946.59		1,894,655.87
08/04/16	WC CAD		56,445.00	1,838,210.87
08/04/16	FACTORING CONTRACTS	592,107.48		2,430,318.35
08/04/16	DC CAD	10.00		2,430,328.35
08/05/16	S CRY5 WLTH MED/S-A /N'FRAC	50,835.00		2,481,163.35
08/05/16	S CRY5 MEDICAL STGY /N'FRAC	146.47		2,481,309.82
08/08/16	DC CAD	1,060.00		2,482,369.82
08/08/16	DC CAD	61,931.89		2,544,301.71
08/08/16	WC CAD		5,711.33	2,538,590.38
08/08/16	WC CAD		100,413.49	2,438,176.89
08/09/16	B CRY5 WLTH MED/S-A /N'FRAC			2,438,176.89
08/10/16	WX CAD		15,000.00	2,423,176.89
08/10/16	DC CAD	0.01		2,423,176.90
08/10/16	B CRY5 MEDICAL STGY /N'FRAC		0.01	2,423,176.89
08/10/16	WC CAD		2,000.00	2,421,176.89
08/10/16	DC CAD	219,467.21		2,640,644.10
08/12/16	B CRY5 ENLGHTND /NL/N'FRAC		2,000,015.00	640,629.10
08/12/16	S NOVO RESOURCES CORP	299,999.70		940,628.80
08/12/16	S CRY5 WLTH MED/S-A /N'FRAC	159,985.00		1,100,613.80
08/15/16	WC CAD		3,305.49	1,097,308.31
08/15/16	DC CAD	1,975.00		1,099,283.31

08/16/16	S USD	492,683.33		1,591,966.64
08/16/16	IW CAD		81.26	1,591,885.38
08/16/16	S CRY5 WLTH MED/S-A /N'FRAC			1,591,885.38
08/16/16	WX CAD		10,000.00	1,581,885.38
08/16/16	S CRY5 ENLGHTND /NL/N'FRAC			1,581,885.38
08/17/16	DC CAD	75,224.89		1,657,110.27
08/17/16	WC CAD		666,154.73	990,955.54
08/18/16	IW CAD		25.00	990,930.54
08/18/16	S USD	61,658.86		1,052,589.40
08/18/16	IW CAD		25.00	1,052,564.40
08/19/16	S CRY5 WLTH MED/S-A /N'FRAC	25,410.00		1,077,974.40
08/22/16	DC CAD	2,613.74		1,080,588.14
08/22/16	WC CAD		6,359.14	1,074,229.00
08/22/16	IW CAD		25.00	1,074,204.00
08/23/16	S CRY5 WLTH MED/S-A /N'FRAC			1,074,204.00
08/24/16	DC CAD	193,550.00		1,267,754.00
08/25/16	FACTORING CONTRACT ADJ		562,608.15	705,145.85
08/25/16	S DUNDEE INV SVG ACCT F-NL	1,699,985.00		2,405,130.85
08/25/16	S CA3	342,800.00		2,747,930.85
08/25/16	IW CAD		10.00	2,747,920.85
08/26/16	IW CAD		25.00	2,747,895.85
08/26/16	B CRY5 WLTH MED/S-A /N'FRAC		1,382.44	2,746,513.41
08/26/16	B USD		2,582,032.28	164,481.13
08/26/16	B CRY5 WLTH MED/S-A /N'FRAC		1,726.97	162,754.16
08/26/16	B CRY5 ENLGHTND /NL/N'FRAC		1,724.91	161,029.25

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08/26/16	B DUNDEE INV SVG ACCT F-NL		3,845.39		157,183.86
08/26/16	DC CAD	1,724.91			158,908.77
08/26/16	DC CAD	1,382.44			160,291.21
08/26/16	IA CAD DUNDEE INV SVG ACCT F-NL	3,845.39			164,136.60
08/26/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC	1,726.97			165,863.57
08/26/16	S CRY5 WLTH MED/S-A /N'FRAC	19,055.00			184,918.57
08/29/16	WC CAD		17,509.56		167,409.01
08/29/16	WC CAD		661.63		166,747.38
08/29/16	WX CAD		16.14		166,731.24
08/29/16	DC CAD	57,025.67			223,756.91
08/29/16	DC CAD	4,285.00			228,041.91
08/29/16	S DUNDEE INV SVG ACCT F-NL	1,999,985.00			2,228,026.91
08/30/16	S CA3	100,500.00			2,328,526.91

08/30/16	B CA2		100,000.00	2,228,526.91
08/30/16	B CRY5 WLTH MED/S-A /N'FRAC			2,228,526.91
08/30/16	B CRY5 ENLGHTND /NL/N'FRAC			2,228,526.91
08/30/16	FACTORING CONTRACTS ADJ	316,250.00		2,544,776.91
08/30/16	IW CAD		10.00	2,544,766.91
08/30/16	IW CAD		10.00	2,544,756.91
08/30/16	IW CAD		25.00	2,544,731.91
08/30/16	FACTORING CONTRACTS ADJ		53,092.74	2,491,639.17
08/30/16	B DUNDEE INV SVG ACCT F-NL			2,491,639.17
08/31/16	WC CAD		510,000.00	1,981,639.17
08/31/16	DC CAD	212,515.00		2,194,154.17
09/01/16	IW CAD		580.15	2,193,574.02
09/01/16	Factoring Contracts ADJ		100,500.00	2,093,074.02
09/02/16	WX CAD		19,197.00	2,073,877.02
09/02/16	WX CAD		9,132.00	2,064,745.02
09/02/16	DC CAD	1,645.05		2,066,390.07
09/02/16	S CRY5 WLTH MED/S-A /N'FRAC	27,950.00		2,094,340.07
09/06/16	S CRY5 MEDICAL STGY /N'FRAC			2,094,340.07
09/06/16	DC CAD	1,160.00		2,095,500.07
09/06/16	DC CAD	8,500.00		2,104,000.07
09/06/16	WC CAD		5,711.33	2,098,288.74
09/07/16	S CRY5 WLTH MED/S-A /N'FRAC			2,098,288.74
09/07/16	S CA3	22,500.00		2,120,788.74
09/07/16	IW CAD		10.00	2,120,778.74
09/08/16	IW CAD		2.60	2,120,776.14
09/08/16	S DUNDEE INV SVG ACCT F-NL	2,105,355.01		4,226,131.15
09/08/16	B DUNDEE INV SVG ACCT F-NL		0.03	4,226,131.12
09/08/16	B DUNDEE INV SVG ACCT F-NL		911.71	4,225,219.41
09/08/16	B PLICIT CAPITAL CORP		99,995.00	4,125,224.41
09/08/16	FACTORING CONTRACT ADJ	22,643.76		4,147,868.17
09/08/16	S DUNDEE INV SVG ACCT F-NL	911.70		4,148,779.87
09/08/16	DC CAD	45,661.83		4,194,441.70
09/08/16	B USD		1,294,832.37	2,899,609.33
09/08/16	IA CAD DUNDEE INV SVG ACCT F-NL	911.74		2,900,521.07
09/08/16	WC CAD		35,584.06	2,864,937.01
09/08/16	IW CAD		20.00	2,864,917.01
09/09/16	S CRY5 WLTH MED/S-A /N'FRAC	62,097.00		2,927,014.01
09/12/16	S DUNDEE INV SVG ACCT F-NL			2,927,014.01
09/12/16	DC CAD	1,975.00		2,928,989.01
09/12/16	WC CAD		3,305.49	2,925,683.52
09/12/16	WC CAD		16,000.00	2,909,683.52
09/13/16	IW CAD		92.04	2,909,591.48
09/13/16	WC CAD		17,000.00	2,892,591.48

09/13/16	WX CAD		25,000.00	2,867,591.48
09/13/16	S CRY5 WLTH MED/S-A /N'FRAC			2,867,591.48
09/14/16	IW CAD		25.00	2,867,566.48
09/14/16	B CA2		100,000.00	2,767,566.48
09/14/16	S CA3	59,150.00		2,826,716.48
09/14/16	B WTS - URBAN COMMS 24AUG18			2,826,716.48
09/14/16	WC CAD		352,200.00	2,474,516.48
09/14/16	DC CAD	399,682.14		2,874,198.62
09/14/16	IW CAD		10.00	2,874,188.62
09/15/16	REPAYMENT ADJ		22,643.76	2,851,544.86
09/16/16	S CRY5 WLTH MED/S-A /N'FRAC	653,172.43		3,504,717.29
09/16/16	S CRY5 WLTH MED/S-A /N'FRAC	3.70		3,504,720.99
09/19/16	WC CAD		8,559.14	3,496,161.85
09/19/16	DC CAD	1,413.74		3,497,575.59
09/20/16	B USD		993,108.10	2,504,467.49
09/20/16	S CRY5 WLTH MED/S-A /N'FRAC			2,504,467.49
09/21/16	DC CAD	11,494.01		2,515,961.50
09/21/16	B CRY5 WLTH MED/S-A /N'FRAC		3.67	2,515,957.83
09/21/16	DC CAD	3.67		2,515,961.50
09/22/16	B CRY5 WLTH MED/S-A /N'FRAC			2,515,961.50
09/26/16	DC CAD	1,200.00		2,517,161.50
09/26/16	WC CAD		800.00	2,516,361.50

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09/26/16	DC CAD	139,215.55			2,655,577.05
09/27/16	S WTS- NOVO RES CORP 8MAR18	313,533.02			2,969,110.07
09/27/16	IW CAD		25.00		2,969,085.07
09/27/16	B GOLD ONSTAR EXPLORATION 2		996,400.00		1,972,685.07
09/28/16	WC CAD		89,742.05		1,882,943.02
09/28/16	DC CAD	229,618.96			2,112,561.98
09/30/16	B CRY5 ENLGHTND /NL/N'FRAC		4,071.24		2,108,490.74
09/30/16	DC CAD	804.99			2,109,295.73
09/30/16	DC CAD	4,071.24			2,113,366.97
09/30/16	IW CAD		25.00		2,113,341.97
09/30/16	B CRY5 WLTH MED/S-A /N'FRAC		804.99		2,112,536.98
10/01/16	IW CAD		311.88		2,112,225.10
10/03/16	DC CAD	121,078.65			2,233,303.75
10/03/16	WC CAD		14,026.23		2,219,277.52
10/03/16	WX CAD		25.86		2,219,251.66
10/03/16	WC CAD		860.55		2,218,391.11

10/03/16	DC CAD	3,085.00		2,221,476.11
10/04/16	B CRY5 ENLGHTND /NL/N'FRAC			2,221,476.11
10/04/16	WX CAD		20,603.39	2,200,872.72
10/04/16	WX CAD		9,476.80	2,191,395.92
10/04/16	DC CAD	2,791.28		2,194,187.20
10/05/16	WC CAD		69,405.24	2,124,781.96
10/05/16	DC CAD	270,528.52		2,395,310.48
10/06/16	S CA3	169,200.00		2,564,510.48
10/06/16	IW CAD		10.00	2,564,500.48
10/06/16	FACTORING ADJ		423,000.00	2,141,500.48
10/11/16	WC CAD		5,136.33	2,136,364.15
10/11/16	DC CAD	64,859.86		2,201,224.01
10/11/16	DC CAD	2,360.00		2,203,584.01
10/13/16	WX CAD		25,000.00	2,178,584.01
10/13/16	DC CAD	189,364.19		2,367,948.20
10/13/16	WC CAD		6,884.00	2,361,064.20
10/17/16	DC CAD	775.00		2,361,839.20
10/17/16	WC CAD		3,305.49	2,358,533.71
10/19/16	DC CAD	86,901.75		2,445,435.46
10/19/16	WC CAD		25,000.00	2,420,435.46
10/21/16	IW CAD		90.22	2,420,345.24
10/24/16	WC CAD		8,559.14	2,411,786.10
10/24/16	WC CAD		15,023.03	2,396,763.07
10/24/16	DC CAD	2,613.74		2,399,376.81
10/26/16	DC CAD	63,000.00		2,462,376.81
10/26/16	WX CAD		20,000.00	2,442,376.81
10/26/16	WC CAD		205,128.06	2,237,248.75
10/28/16	B CRY5 WLTH MED/S-A /N'FRAC		1.30	2,237,247.45
10/28/16	B CRY5 ENLGHTND /NL/N'FRAC		3,301.89	2,233,945.56
10/28/16	B CRY5 WLTH MED/S-A /N'FRAC		7.31	2,233,938.25
10/28/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC	7.31		2,233,945.56
10/28/16	DC CAD	1.30		2,233,946.86
10/28/16	DC CAD	3,301.89		2,237,248.75
10/31/16	DC CAD	3,075.00		2,240,323.75
10/31/16	WC CAD		13,676.23	2,226,647.52
10/31/16	WC CAD		54,000.00	2,172,647.52
10/31/16	WC CAD		580.56	2,172,066.96
10/31/16	WX CAD		44.44	2,172,022.52
11/01/16	S CRY5 ENLGHTND /NL/N'FRAC			2,172,022.52
11/01/16	WC CAD		14,375.57	2,157,646.95
11/01/16	IW CAD		355.76	2,157,291.19
11/02/16	DC CAD	729,721.77		2,887,012.96
11/02/16	WX CAD		5,092.10	2,881,920.86

11/02/16	WX CAD		9,801.89	2,872,118.97
11/02/16	WX CAD		3,304.45	2,868,814.52
11/02/16	WC CAD		26,391.14	2,842,423.38
11/03/16	B CRY5 WLTH MED/S-A /N'FRAC			2,842,423.38
11/07/16	DC CAD	465.70		2,842,889.08
11/07/16	WC CAD		5,786.33	2,837,102.75
11/07/16	DC CAD	2,110.00		2,839,212.75
11/08/16	B USD		166,990.87	2,672,221.88
11/09/16	DC CAD	116,423.78		2,788,645.66
11/09/16	WC CAD		23,161.61	2,765,484.05
11/09/16	S OAXACA RESOURCES CORP SPLIT UNIT	100,000.00		2,865,484.05
11/09/16	B GARMATEX HOLDINGS LTD		100,000.00	2,765,484.05
11/14/16	WC CAD		3,305.49	2,762,178.56
11/14/16	WX CAD		35,000.00	2,727,178.56
11/14/16	DC CAD	196,140.46		2,923,319.02
11/15/16	WC CAD		10,260.00	2,913,059.02
11/15/16	IW CAD		10.02	2,913,049.00
11/15/16	DC CAD	725.00		2,913,774.00
11/16/16	WC CAD		1,100.00	2,912,674.00

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11/16/16	DC CAD	406,119.45			3,318,793.45
11/17/16	IW CAD		25.00		3,318,768.45
11/17/16	ADJUSTMENT		500,000.00		2,818,768.45
11/22/16	DC CAD	191,110.57			3,009,879.02
11/22/16	WC CAD		6,359.14		3,003,519.88
11/22/16	DC CAD	2,613.74			3,006,133.62
11/23/16	WC CAD		63,861.84		2,942,271.78
11/23/16	DC CAD	486,283.59			3,428,555.37
11/24/16	ADJUSTMENT		500,000.00		2,928,555.37
11/24/16	Factoring Contract Adj		92,931.11		2,835,624.26
11/25/16	B CRY5 WLTH MED/S-A /N'FRAC		1.31		2,835,622.95
11/25/16	B CRY5 WLTH MED/S-A /N'FRAC		6.32		2,835,616.63
11/25/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC	6.32			2,835,622.95
11/25/16	DC CAD	1.31			2,835,624.26
11/25/16	DC CAD	3,358.95			2,838,983.21
11/25/16	B CRY5 ENLGHTND /NL/N'FRAC		3,358.95		2,835,624.26
11/28/16	DC CAD	2,575.00			2,838,199.26
11/28/16	WX CAD		16.30		2,838,182.96
11/28/16	WC CAD		470.60		2,837,712.36

11/28/16	WC CAD		15,000.00	2,822,712.36
11/28/16	WC CAD		17,009.56	2,805,702.80
11/28/16	DC CAD	33,986.74		2,839,689.54
11/29/16	ADJUSTMENT		500,000.00	2,339,689.54
11/29/16	S CRY5 ENLGHTND /NL/N'FRAC			2,339,689.54
11/30/16	DC CAD	247,500.00		2,587,189.54
11/30/16	WC CAD		286,521.34	2,300,668.20
	Sub-total	36,587,058.45	34,969,718.13	1,617,340.32
	GL A/C:1001 CASH - USD			399,764.68
01/08/16	S USD		399,760.00	4.68
01/12/16	IW USD		10.00	-5.32
01/15/16	B USD	392,350.00		392,344.68
01/15/16	IW USD		25.00	392,319.68
01/21/16	S USD		407,700.00	-15,380.32
01/21/16	Factoring Contracts	15,422.61		42.29
01/26/16	IW USD		10.00	32.29
01/27/16	S USD		183,250.00	-183,217.71
01/28/16	Adjustment	183,259.29		41.58
04/15/16	IW USD		10.00	31.58
04/18/16	S USD		300,000.00	-299,968.42
04/19/16	IW USD		10.00	-299,978.42
04/21/16	Factoring Contracts - USD	551,644.66		251,666.24
04/22/16	S USD		251,650.00	16.24
05/13/16	IW USD		10.00	6.24
05/18/16	IW USD		10.00	-3.76
05/19/16	Factoring Contracts	146,673.04		146,669.28
05/20/16	S USD		146,660.00	9.28
05/25/16	IW USD		10.00	-0.72
05/26/16	Factoring Contracts	203,801.45		203,800.73
05/26/16	S USD		203,800.00	0.73
06/06/16	B USD	150,000.00		150,000.73
06/06/16	IW USD		25.00	149,975.73
06/08/16	IW USD		10.00	149,965.73
06/09/16	Factoring Contracts	33,728.96		183,694.69
06/09/16	Factoring Contracts		150,000.00	33,694.69
06/10/16	S USD		33,690.00	4.69
06/17/16	IW USD		10.00	-5.31
06/24/16	IW USD		10.00	-15.31
06/28/16	S USD		300,960.00	-300,975.31
06/29/16	FACTORING CONTRACTS	300,984.38		9.07
07/08/16	IW USD		10.00	-0.93
07/11/16	S USD		107,370.00	-107,370.93
07/11/16	IW USD		10.00	-107,380.93

07/14/16	FACTORING CONTACT	203,003.36		95,622.43
07/18/16	IW USD		10.00	95,612.43
07/18/16	S USD		95,620.00	-7.57
07/19/16	S USD		16,290.00	-16,297.57
07/21/16	FACTORING CONTRACT	16,300.98		3.41
08/11/16	FACTORING LOAN	383,670.00		383,673.41
08/16/16	S USD		383,650.00	23.41
08/18/16	S USD		48,581.27	-48,557.86
08/18/16	FACTORING CONTRACTS ADJ	48,581.27		23.41
08/26/16	B USD	2,000,025.00		2,000,048.41
08/26/16	B GOLD ONSTAR EXPLORATION		2,000,000.00	48.41

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08/26/16	IW USD		25.00		23.41
09/02/16	IW USD		25.00		-1.59
09/08/16	BSC ADJ	25.00			23.41
09/08/16	USD ADJ		1,000,000.00		-999,976.59
09/08/16	IW USD		25.00		-1,000,001.59
09/08/16	B USD	1,000,025.00			23.41
09/16/16	IW USD		55.48		-32.07
09/16/16	IA USD	55.48			23.41
09/20/16	B USD	750,025.00			750,048.41
09/20/16	IW USD		25.00		750,023.41
09/22/16	MORTGAGE ADJ		750,000.00		23.41
11/08/16	B USD	125,001.59			125,025.00
11/09/16	B WTS-GARMATEX TECH 16MAY18				125,025.00
11/09/16	IW USD		25.00		125,000.00
11/10/16	FACTORING CONTRACTS		125,000.00		0.00
	Sub-total	6,504,577.07	6,904,341.75	-399,764.68	0.00
	GL A/C:1010 CASH - CAD TWO				252,024.65
01/15/16	IW CA2		2.90		252,021.75
01/15/16	B US2		144,765.00		107,256.75
01/19/16	B CA2	50,000.00			157,256.75
01/20/16	B CA2	50,000.00			207,256.75
06/14/16	S CA2		400,000.00		-192,743.25
07/04/16	IW CA2		3.86		-192,747.11
07/04/16	S US2	192,877.50			130.39
07/06/16	IW CA2		167.28		-36.89
08/03/16	IW CA2		39.36		-76.25
08/30/16	B CA2	100,000.00			99,923.75

09/14/16	B CA2	100,000.00		199,923.75
11/15/16	B US2		33,716.00	166,207.75
11/15/16	IW CA2		2.71	166,205.04
	Sub-total	492,877.50	578,697.11	-85,819.61
	GL A/C:1011 CASH - USD TWO			29,258.15
01/04/16	REVERSE US2 ADJUSTMENTS		11,188.07	18,070.08
01/06/16	IW US2		31.87	18,038.21
01/08/16	S US2 CDH6 C\$ CURRENCY FUTURE MAR16		11,891.40	6,146.81
01/15/16	B US2	100,000.00		106,146.81
01/15/16	S US2 CDH6 C\$ CURRENCY FUTURE MAR16		16,873.12	89,273.69
01/18/16	S US2 CDH6 C\$ CURRENCY FUTURE MAR16		4,258.28	85,015.41
01/20/16	B US2 CDH6 C\$ CURRENCY FUTURE MAR16		9.84	85,005.57
01/21/16	B US2 CDH6 C\$ CURRENCY FUTURE MAR16		4.92	85,000.65
02/01/16	S US2 CDH6 C\$ CURRENCY FUTURE MAR16		3,566.56	81,434.09
02/03/16	IW US2		54.90	81,379.19
02/22/16	S US2 CDH6 C\$ CURRENCY FUTURE MAR16		68.28	81,310.91
03/11/16	B US2 CDM6 C\$ CURRENCY FUTURE JUN16		68.88	81,242.03
03/11/16	S US2 CDH6 C\$ CURRENCY FUTURE MAR16	100,333.30		181,575.33
04/18/16	S US2 CDM6 C\$ CURRENCY FUTURE JUN16	5,953.53		187,528.86
04/21/16	S US2 CDM6 C\$ CURRENCY FUTURE JUN16	9,823.53		197,352.39
04/25/16	S US2 CDM6 C\$ CURRENCY FUTURE JUN16	3,284.51		200,636.90
05/11/16	S US2 CDM6 C\$ CURRENCY FUTURE JUN16	1,994.51		202,631.41
05/16/16	B US2 CDM6 C\$ CURRENCY FUTURE JUN16		2.46	202,628.95
05/24/16	S US2 CDM6 C\$ CURRENCY FUTURE JUN16	1,209.02		203,837.97
05/30/16	S US2 CDM6 C\$ CURRENCY FUTURE JUN16	3,223.53		207,061.50
06/10/16	S US2 CDM6 C\$ CURRENCY FUTURE JUN16	49,834.47		256,895.97
06/10/16	B US2 CDU6 C\$ CURRENCY FUTURE 20SEPT16		39.36	256,856.61
06/13/16	B US2 CDU6 C\$ CURRENCY FUTURE 20SEPT16		2.46	256,854.15
07/04/16	S US2 CDU6 C\$ CURRENCY FUTURE 20SEPT16		5,601.55	251,252.60
07/04/16	S US2		150,000.00	101,252.60
07/11/16	S US2 CDU6 C\$ CURRENCY FUTURE 20SEPT16		4,920.62	96,331.98
07/18/16	S US2 CDU6 C\$ CURRENCY FUTURE 20SEPT16		3,730.62	92,601.36
07/25/16	B US2 CDU6 C\$ CURRENCY FUTURE 20SEPT16		2.46	92,598.90
08/16/16	S US2 CDU6 C\$ CURRENCY FUTURE 20SEPT16		5,576.55	87,022.35
08/22/16	S US2 CDU6 C\$ CURRENCY FUTURE 20SEPT16		1,445.31	85,577.04
08/24/16	B US2 CDU6 C\$ CURRENCY FUTURE 20SEPT16		2.46	85,574.58
08/26/16	B US2 CDU6 C\$ CURRENCY FUTURE 20SEPT16		63.96	85,510.62
08/26/16	S US2 CDU6 C\$ CURRENCY FUTURE 20SEPT16		1,320.31	84,190.31
08/30/16	S US2 CDU6 C\$ CURRENCY FUTURE 20SEPT16		1,657.39	82,532.92
08/31/16	B US2 CDU6 C\$ CURRENCY FUTURE 20SEPT16		7.38	82,525.54
09/08/16	S US2 CDU6 C\$ CURRENCY FUTURE 20SEP	506.75		83,032.29

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09/08/16	B US2 CDZ6 C\$ CURRENCY FUTURE 20DEC16		71.34		82,960.95
09/15/16	B US2 CDZ6 C\$ CURRENCY FUTURE 20DEC16		44.28		82,916.67
09/19/16	S US2 CDZ6 C\$ CURRENCY FUTURE 20DEC16		6,621.68		76,294.99
09/26/16	B US2 CDZ6 C\$ CURRENCY FUTURE 20DEC16		24.60		76,270.39
10/03/16	S US2 CDZ6 C\$ CURRENCY FUTURE 20DEC16		1,275.42		74,994.97
10/07/16	S US2 CDZ6 C\$ CURRENCY FUTURE 20DEC16		49,285.02		25,709.95
11/03/16	IW US2		2.37		25,707.58
11/15/16	B US2	25,000.00			50,707.58
11/15/16	B US2 CDZ6 C\$ CURRENCY FUTURE 20DEC16		4.92		50,702.66
11/21/16	B US2 CDZ6 C\$ CURRENCY FUTURE 20DEC16		2.46		50,700.20
	Sub-total	301,163.15	279,721.10	21,442.05	50,700.20
	GL A/C:1020 CASH - CAD THREE				422.39
01/08/16	S CA3		5,400.00		-4,977.61
01/14/16	contract adjustment	21,760.01			16,782.40
01/21/16	TRANSFER FROM CA3 TO CAD		16,500.00		282.40
01/29/16	IW CA3		2.50		279.90
02/08/16	S CA3		164,000.00		-163,720.10
02/11/16	Factoring Contracts	164,053.42			333.32
02/22/16	IW CA3		25.00		308.32
02/29/16	Transfer from Factoring to TD	9,700.28			10,008.60
02/29/16	IW CA3		5.00		10,003.60
02/29/16	S CA3		10,000.00		3.60
03/03/16	Factoring Contracts	16,211.70			16,215.30
03/03/16	S CA3		16,200.00		15.30
03/17/16	Factoring Contracts	569.70			585.00
03/17/16	Factoring Contracts	8,023.61			8,608.61
03/23/16	S CA3		327,500.00		-318,891.39
03/23/16	Factoring Contracts	319,152.71			261.32
03/30/16	Factoring Contracts	25,959.83			26,221.15
03/31/16	S CA3		26,200.00		21.15
04/04/16	IW CA3		8.75		12.40
04/04/16	S CA3		41,625.00		-41,612.60
04/07/16	Factoring Contracts	41,625.95			13.35
04/13/16	S CA3		27,100.00		-27,086.65
04/14/16	Factoring Contract	27,131.57			44.92
04/19/16	S CA3		7,500.00		-7,455.08
04/21/16	Factoring Contracts	7,455.26			0.18
04/29/16	IW CA3		3.75		-3.57
05/03/16	S CA3		55,300.00		-55,303.57
05/05/16	Factoring Contracts	43,733.17			-11,570.40

05/05/16	B CA3	11,575.38		4.98
05/19/16	S CA3		6,675.00	-6,670.02
05/19/16	Factoring Contracts	6,688.33		18.31
05/31/16	IW CA3		6.25	12.06
07/14/16	FACTORING CONTACT	7,043.32		7,055.38
07/14/16	S CA3		7,000.00	55.38
07/19/16	S CA3		142,300.00	-142,244.62
07/21/16	FACTORING CONTRACT	142,311.93		67.31
07/29/16	IW CA3		2.50	64.81
08/25/16	S CA3		342,800.00	-342,735.19
08/25/16	FACTORING CONTRACT ADJ	342,750.00		14.81
08/30/16	S CA3		100,500.00	-100,485.19
08/30/16	FACTORING CONTRACTS ADJ	100,553.84		68.65
08/31/16	IW CA3		6.25	62.40
09/01/16	Factoring Contracts ADJ	22,643.76		22,706.16
09/07/16	S CA3		22,500.00	206.16
09/14/16	S CA3		59,150.00	-58,943.84
09/15/16	FACTORING CONTRACT ADJ	58,950.17		6.33
09/30/16	IW CA3		1.25	5.08
10/06/16	FACTORING ADJ	169,244.28		169,249.36
10/06/16	S CA3		169,200.00	49.36
10/31/16	IW CA3		2.50	46.86
	Sub-total	1,547,138.22	1,547,513.75	-375.53
	GL A/C:1090 FOREIGN EXCHANGE, USD CASH			164,744.72
01/04/16	REVERSE US2 ADJUSTMENTS		4,345.45	160,399.27
01/06/16	FX		13.02	160,386.25
01/07/16	UNREALIZED G/L FC USD	319.69		160,705.94
01/08/16	FX		164,541.22	-3,835.28

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
01/08/16	FX CDH6 C\$ CURRENCY FUTURE MAR16		4,936.12		-8,771.40
01/12/16	FX		4.29		-8,775.69
01/14/16	UNREALIZED G/L FC USD	11,461.45			2,685.76
01/15/16	FX CDH6 C\$ CURRENCY FUTURE MAR16		7,640.15		-4,954.39
01/15/16	FX	176,361.33	.		171,406.94
01/15/16	FX		11.32		171,395.62
01/15/16	FX	44,765.00			216,160.62
01/18/16	FX CDH6 C\$ CURRENCY FUTURE MAR16		1,919.21		214,241.41
01/20/16	FX CDH6 C\$ CURRENCY FUTURE MAR16		4.52		214,236.89
01/21/16	Factoring Contracts	6,543.81			220,780.70

01/21/16	FX		176,697.18	44,083.52
01/21/16	UNREALIZED G/L FC USD		7,997.71	36,085.81
01/21/16	FX CDH6 C\$ CURRENCY FUTURE MAR16		2.09	36,083.72
01/26/16	FX		4.06	36,079.66
01/27/16	FX		74,124.63	-38,044.97
01/28/16	UNREALIZED G/L FC USD		1,958.84	-40,003.81
01/28/16	Adjustment	74,641.52		34,637.71
02/01/16	FX CDH6 C\$ CURRENCY FUTURE MAR16		1,428.76	33,208.95
02/03/16	FX		21.11	33,187.84
02/04/16	UNREALIZED G/L FC USD		2,850.47	30,337.37
02/11/16	UNREALIZED G/L FC USD	1,660.99		31,998.36
02/18/16	UNREALIZED G/L FC USD		1,701.70	30,296.66
02/22/16	FX CDH6 C\$ CURRENCY FUTURE MAR16		25.16	30,271.50
02/25/16	UNREALIZED G/L FC USD		1,187.99	29,083.51
02/29/16	UNREALIZED G/L FC USD		423.03	28,660.48
03/03/16	UNREALIZED G/L FC USD		943.69	27,716.79
03/10/16	UNREALIZED G/L FC USD		276.60	27,440.19
03/11/16	FX CDH6 C\$ CURRENCY FUTURE MAR16	32,257.15		59,697.34
03/11/16	FX CDM6 C\$ CURRENCY FUTURE JUN16		22.14	59,675.20
03/17/16	UNREALIZED G/L FC USD		5,480.71	54,194.49
03/23/16	UNREALIZED G/L FC USD	3,977.41		58,171.90
03/30/16	UNREALIZED G/L FC USD		4,376.97	53,794.93
03/31/16	UNREALIZED G/L FC USD	163.45		53,958.38
04/07/16	UNREALIZED G/L FC USD	3,487.07		57,445.45
04/14/16	UNREALIZED G/L FC USD		5,938.89	51,506.56
04/15/16	FX		2.86	51,503.70
04/18/16	FX CDM6 C\$ CURRENCY FUTURE JUN16	1,675.92		53,179.62
04/18/16	FX		86,010.00	-32,830.38
04/19/16	FX		2.66	-32,833.04
04/21/16	Factoring Contracts - USD	149,495.13		116,662.09
04/21/16	FX CDM6 C\$ CURRENCY FUTURE JUN16	2,662.18		119,324.27
04/21/16	UNREALIZED G/L FC USD	2,359.73		121,684.00
04/22/16	FX		66,536.26	55,147.74
04/25/16	FX CDM6 C\$ CURRENCY FUTURE JUN16	880.25		56,027.99
04/28/16	UNREALIZED G/L FC USD		4,981.83	51,046.16
05/05/16	UNREALIZED G/L FC USD	6,200.18		57,246.34
05/11/16	FX CDM6 C\$ CURRENCY FUTURE JUN16	565.64		57,811.98
05/12/16	UNREALIZED G/L FC USD	104.72		57,916.70
05/13/16	FX		2.94	57,913.76
05/16/16	FX CDM6 C\$ CURRENCY FUTURE JUN16		0.71	57,913.05
05/18/16	FX		2.93	57,910.12
05/19/16	Factoring Contracts	45,703.31		103,613.43
05/19/16	UNREALIZED G/L FC USD	5,227.86		108,841.29

05/20/16	FX		45,285.67	63,555.62
05/24/16	FX CDM6 C\$ CURRENCY FUTURE JUN16	376.97		63,932.59
05/25/16	FX		3.09	63,929.50
05/26/16	FX		59,707.29	4,222.21
05/26/16	Factoring Contracts	60,753.20		64,975.41
05/26/16	UNREALIZED G/L FC USD		3,165.60	61,809.81
05/30/16	UNREALIZED G/L FC USD	585.20		62,395.01
05/30/16	FX CDM6 C\$ CURRENCY FUTURE JUN16	986.72		63,381.73
06/02/16	UNREALIZED G/L FC USD	393.44		63,775.17
06/06/16	FX		7.14	63,768.03
06/06/16	FX	44,025.00		107,793.03
06/08/16	FX		2.70	107,790.33
06/09/16	Factoring Contracts		40,964.99	66,825.34
06/09/16	UNREALIZED G/L FC USD		10,286.20	56,539.14
06/09/16	Factoring Contracts	9,211.38		65,750.52
06/10/16	FX CDM6 C\$ CURRENCY FUTURE JUN16	13,634.71		79,385.23
06/10/16	FX CDU6 C\$ CURRENCY FUTURE 20SEPT16		10.77	79,374.46
06/10/16	FX		8,803.87	70,570.59
06/13/16	FX CDU6 C\$ CURRENCY FUTURE 20SEPT16		0.69	70,569.90
06/16/16	UNREALIZED G/L FC USD	7,540.85		78,110.75
06/17/16	FX		2.88	78,107.87
06/23/16	UNREALIZED G/L FC USD		7,423.07	70,684.80
06/24/16	FX		2.95	70,681.85
06/28/16	FX		91,792.80	-21,110.95
06/29/16	FACTORING CONTRACTS	90,024.42		68,913.47

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06/29/16	UNREALIZED G/L FC USD		7,914.32		76,827.79
06/30/16	UNREALIZED G/L FC USD		462.35		77,290.14
07/04/16	FX CDU6 C\$ CURRENCY FUTURE 20SEPT16		1,593.08		75,697.06
07/04/16	FX		42,877.50		32,819.56
07/07/16	UNREALIZED G/L FC USD		2,603.08		30,216.48
07/08/16	FX		3.07		30,213.41
07/11/16	FX		3.13		30,210.28
07/11/16	FX CDU6 C\$ CURRENCY FUTURE 20SEPT16		1,538.68		28,671.60
07/11/16	FX		32,529.89		-3,858.29
07/14/16	UNREALIZED G/L FC USD	266.73			-3,591.56
07/14/16	FACTORING CONTACT	59,546.25			55,954.69
07/18/16	FX		28,016.66		27,938.03
07/18/16	FX		2.98		27,935.05

07/18/16	FX CDU6 C\$ CURRENCY FUTURE 20SEPT16		1,113.22	26,821.83
07/19/16	FX		4,790.89	22,030.94
07/21/16	FACTORING CONTRACT	4,983.22		27,014.16
07/21/16	UNREALIZED G/L FC USD	1,295.12		28,309.28
07/25/16	FX CDU6 C\$ CURRENCY FUTURE 20SEPT16		0.79	28,308.49
07/28/16	UNREALIZED G/L FC USD	1,046.45		29,354.94
08/04/16	UNREALIZED G/L FC USD		1,342.74	28,012.20
08/11/16	UNREALIZED G/L FC USD		166.68	27,845.52
08/11/16	FACTORING LOAN	115,369.56		143,215.08
08/16/16	FX CDU6 C\$ CURRENCY FUTURE 20SEPT16		1,596.01	141,619.07
08/16/16	FX		109,033.33	32,585.74
08/18/16	FX		13,077.59	19,508.15
08/18/16	UNREALIZED G/L FC USD		9,524.23	9,983.92
08/18/16	FACTORING CONTRACTS ADJ	14,574.98		24,558.90
08/22/16	FX CDU6 C\$ CURRENCY FUTURE 20SEPT16		425.21	24,133.69
08/24/16	FX CDU6 C\$ CURRENCY FUTURE 20SEPT16		0.72	24,132.97
08/25/16	UNREALIZED G/L FC USD	1,007.17		25,140.14
08/26/16	FX CDU6 C\$ CURRENCY FUTURE 20SEPT16		18.85	25,121.29
08/26/16	FX GOLD ONSTAR EXPLORATION		589,400.00	-564,278.71
08/26/16	FX CDU6 C\$ CURRENCY FUTURE 20SEPT16		389.10	-564,667.81
08/26/16	FX	582,007.28		17,339.47
08/26/16	FX		7.37	17,332.10
08/30/16	UNREALIZED G/L FC USD	8,572.03		25,904.13
08/30/16	FX CDU6 C\$ CURRENCY FUTURE 20SEPT16		509.81	25,394.32
08/31/16	FX CDU6 C\$ CURRENCY FUTURE 20SEPT16		2.31	25,392.01
09/01/16	UNREALIZED G/L FC USD	255.95		25,647.96
09/02/16	FX		7.50	25,640.46
09/08/16	BSC ADJ	7.24		25,647.70
09/08/16	FX CDZ6 C\$ CURRENCY FUTURE 20DEC16		20.75	25,626.95
09/08/16	FX		7.27	25,619.68
09/08/16	FX	294,807.37		320,427.05
09/08/16	FX CDU6 C\$ CURRENCY FUTURE 20SEPT16	147.41		320,574.46
09/08/16	UNREALIZED G/L FC USD		1,634.23	318,940.23
09/08/16	USD ADJ		290,900.07	28,040.16
09/15/16	UNREALIZED G/L FC USD		1,933.29	26,106.87
09/15/16	FX CDZ6 C\$ CURRENCY FUTURE 20DEC16		13.93	26,092.94
09/16/16	FX	17.83		26,110.77
09/16/16	FX		17.83	26,092.94
09/19/16	FX CDZ6 C\$ CURRENCY FUTURE 20DEC16		2,106.36	23,986.58
09/20/16	FX	243,083.10		267,069.68
09/20/16	FX		8.07	267,061.61
09/22/16	UNREALIZED G/L FC USD		7,918.50	259,143.11
09/22/16	MORTGAGE ADJ		235,949.95	23,193.16

09/26/16	FX CDZ6 C\$ CURRENCY FUTURE 20DEC16		7.86	23,185.30
09/29/16	UNREALIZED G/L FC USD	473.41		23,658.71
10/03/16	FX CDZ6 C\$ CURRENCY FUTURE 20DEC16		400.10	23,258.61
10/06/16	UNREALIZED G/L FC USD	822.28		24,080.89
10/07/16	FX CDZ6 C\$ CURRENCY FUTURE 20DEC16		16,283.78	7,797.11
10/13/16	UNREALIZED G/L FC USD	486.46		8,283.57
10/20/16	UNREALIZED G/L FC USD		54.04	8,229.53
10/27/16	UNREALIZED G/L FC USD	483.78		8,713.31
10/28/16	UNREALIZED G/L FC USD		2.57	8,710.74
11/03/16	FX		0.80	8,709.94
11/03/16	UNREALIZED G/L FC USD	2.57		8,712.51
11/08/16	FX	41,989.28		50,701.79
11/09/16	FX		8.52	50,693.27
11/10/16	FACTORING CONTRACTS		43,437.51	7,255.76
11/10/16	UNREALIZED G/L FC USD	1,677.63		8,933.39
11/15/16	FX	8,716.00		17,649.39
11/15/16	FX CDZ6 C\$ CURRENCY FUTURE 20DEC16		1.71	17,647.68
11/17/16	UNREALIZED G/L FC USD		261.74	17,385.94
11/21/16	FX CDZ6 C\$ CURRENCY FUTURE 20DEC16		0.85	17,385.09
11/24/16	UNREALIZED G/L FC USD	294.07		17,679.16
11/29/16	UNREALIZED G/L FC USD		263.64	17,415.52

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	Sub-total		2,188,355.52	2,335,684.72	-147,329.20
	GL A/C:1200 ACCRUED INTEREST - BANK (CAD				17,415.52
01/07/16	Factoring Contracts	74,641.80			487,441.94
01/14/16	contract adjustment	68,621.74			562,083.74
01/14/16	contract adjustment		21,760.01		630,705.48
01/21/16	Factoring Contracts	64,794.50			608,945.47
01/28/16	Factoring Contracts	66,856.34			673,739.97
02/04/16	Factoring Contracts	56,532.86			740,596.31
02/11/16	Factoring Contracts	80,075.05			797,129.17
02/18/16	Factoring Contracts	68,713.69			877,204.22
02/25/16	Factoring Contracts		13,917.18		945,917.91
02/25/16	Factoring Contracts		2,320.73		932,000.73
02/29/16	Factoring Contracts	22,401.91			929,680.00
03/03/16	Factoring Contracts Adj.	16,211.70			952,081.91
03/03/16	Factoring Contracts	8,390.10			968,293.61
03/10/16	Factoring Contracts	71,164.99			976,683.71
03/17/16	Factoring Contracts	69,948.67			1,047,848.70
					1,117,797.37

03/23/16	Factoring Contracts	48,665.36		1,166,462.73
03/30/16	Factoring Contracts	42,633.46		1,209,096.19
03/31/16	Factoring Contracts	18,231.30		1,227,327.49
04/07/16	Factoring Contracts	70,071.32		1,297,398.81
04/14/16	Factoring Contract		301.98	1,297,096.83
04/14/16	Factoring Contracts	74,718.07		1,371,814.90
04/21/16	Factoring Contracts	70,710.61		1,442,525.51
04/21/16	Factoring Contracts	530.86		1,443,056.37
04/28/16	Enlightened Factoring Acc Interest	73,578.70		1,516,635.07
05/05/16	Factoring Contracts		43,733.17	1,472,901.90
05/05/16	Enlightened Factoring Acc Interest	86,153.26		1,559,055.16
05/12/16	Enlightened Factoring Acc Interest	73,578.70		1,632,633.86
05/19/16	Factoring Contracts		168.54	1,632,465.32
05/19/16	Enlightened Factoring Acc Interest	73,556.19		1,706,021.51
05/26/16	Enlightened Factoring Acc Interest	84,576.23		1,790,597.74
05/26/16	Factoring Contracts		210,000.00	1,580,597.74
05/30/16	Enlightened Factoring Acc Interest	44,241.45		1,624,839.19
06/02/16	Enlightened Factoring Acc Interest	34,909.34		1,659,748.53
06/09/16	Enlightened Factoring Acc Interest	80,189.35		1,739,937.88
06/09/16	Factoring Contracts		45,000.00	1,694,937.88
06/16/16	Enlightened Factoring Acc Interest	80,189.36		1,775,127.24
06/23/16	Enlightened Factoring Acc Interest	81,707.22		1,856,834.46
06/29/16	Enlightened Factoring Acc Interest	69,813.56		1,926,648.02
06/29/16	FACTORING CONTRACTS		45,242.27	1,881,405.75
07/07/16	Enlightened Factoring Acc Interest	194,421.04		2,075,826.79
07/14/16	FACTORING CONTACT		26,981.45	2,048,845.34
07/14/16	Enlightened Factoring Acc Interest - CA		4,924.50	2,043,920.84
07/14/16	Enlightened Factoring Acc Interest	48,571.00		2,092,491.84
07/21/16	FACTORING CONTRACT		37,059.28	2,055,432.56
07/21/16	Enlightened Factoring Acc Interest	34,840.42		2,090,272.98
07/28/16	FACTORING CONTRACT		10,470.68	2,079,802.30
07/28/16	Enlightened Factoring Acc Interest	91,008.83		2,170,811.13
08/04/16	Enlightened Factoring Acc Interest	78,659.87		2,249,471.00
08/04/16	FACTORING CONTRACTS		1,456.40	2,248,014.60
08/11/16	Enlightened Factoring Acc Interest	78,711.36		2,326,725.96
08/18/16	Enlightened Factoring Acc Interest	78,711.35		2,405,437.31
08/25/16	FACTORING CONTRACT ADJ		30,750.00	2,374,687.31
08/25/16	Enlightened Factoring Acc Interest - CA		61,924.99	2,312,762.32
08/30/16	Enlightened Factoring Acc Interest	155,625.38		2,468,387.70
08/30/16	FACTORING CONTRACTS ADJ		144,404.38	2,323,983.32
09/01/16	Factoring Contracts ADJ	100,500.00		2,424,483.32
09/01/16	Enlightened Factoring Acc Interest - CA		88,199.70	2,336,283.62
09/01/16	Factoring Contracts ADJ		26,813.86	2,309,469.76

09/08/16	FACTORING CONTRACT ADJ		22,643.76	2,286,826.00
09/08/16	Enlightened Factoring Acc Interest	35,768.14		2,322,594.14
09/15/16	Enlightened Factoring Acc Interest	12,925.89		2,335,520.03
09/15/16	REPAYMENT ADJ	22,643.76		2,358,163.79
09/15/16	FACTORING CONTRACT ADJ		1,450.17	2,356,713.62
09/22/16	Enlightened Factoring Acc Interest	35,569.66		2,392,283.28
09/29/16	Enlightened Factoring Acc Interest	35,569.65		2,427,852.93
10/06/16	Enlightened Factoring Acc Interest	36,531.89		2,464,384.82
10/06/16	FACTORING ADJ		24,987.75	2,439,397.07
10/13/16	Enlightened Factoring Acc Interest	51,750.33		2,491,147.40
10/20/16	Enlightened Factoring Acc Interest	36,531.89		2,527,679.29
10/27/16	Enlightened Factoring Acc Interest	36,531.89		2,564,211.18
10/28/16	Enlightened Factoring Acc Interest	3,156.53		2,567,367.71
11/03/16	Enlightened Factoring Acc Interest	4,908.77		2,572,276.48

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
11/10/16	Enlightened Factoring Acc Interest	42,557.20			2,614,833.68
11/17/16	Enlightened Factoring Acc Interest	14,392.40			2,629,226.08
11/17/16	Enlightened Factoring Acc Interest	60,476.23			2,689,702.31
11/17/16	ADJUSTMENT		1,617,023.88		1,072,678.43
11/24/16	Enlightened Factoring Acc Interest	80,485.56			1,153,163.99
11/24/16	Enlightened Factoring Acc Interest - CA		0.01		1,153,163.98
11/29/16	Enlightened Factoring Acc Interest	53,582.03			1,206,746.01
	Sub-total	3,200,838.76	2,481,534.69	719,304.07	1,206,746.01
	GL A/C:1201 ACCRUED INTEREST - BANK (USD				298,256.60
01/07/16	Factoring Contracts	14,262.38			312,518.98
01/07/16	factoring contract		329.30		312,189.68
01/07/16	Factoring Contracts	14,262.38			326,452.06
01/14/16	Factoring Contracts	23,761.36			350,213.42
01/14/16	Factoring Contracts		20,951.27		329,262.15
01/21/16	Factoring Contracts-Adj.	6,469.37			335,731.52
01/21/16	Factoring Contracts		143,887.37		191,844.15
01/28/16	Factoring Contracts Adj.	6,214.13			198,058.28
01/28/16	Adjustment		17,239.63		180,818.65
02/04/16	Factoring Contracts	2,650.85			183,469.50
02/11/16	Factoring Contracts	12,346.79			195,816.29
02/18/16	Factoring Contracts	5,353.26			201,169.55
02/25/16	Factoring Contracts	31,656.50			232,826.05
02/25/16	Factoring Contracts Adj.	8,889.13			241,715.18
02/29/16	Factoring Contracts		140.92		241,574.26

03/03/16	Factoring Contracts	2,495.53			244,069.79
03/10/16	Factoring Contracts	7,354.29			251,424.08
03/17/16	Factoring Contracts	427.81			251,851.89
03/23/16	Factoring Contracts	10,995.33			262,847.22
03/30/16	Factoring Contracts	2,930.35			265,777.57
03/31/16	Factoring Contracts	1,289.33			267,066.90
04/07/16	Factoring Contracts		41,625.95		225,440.95
04/07/16	Gain or Loss on Foreign Exchange	11,556.35			236,997.30
04/14/16	Factoring Contracts	1,765.51			238,762.81
04/21/16	Factoring Contracts	3,022.86			241,785.67
04/21/16	Factoring Contracts - USD		60,556.31		181,229.36
04/28/16	Enlightened Factoring Acc Interest	2,929.60			184,158.96
05/05/16	Enlightened Factoring Acc Interest - US		22,494.43		161,664.53
05/12/16	Enlightened Factoring Acc Interest	5,399.46			167,063.99
05/19/16	Enlightened Factoring Acc Interest	8,131.73			175,195.72
05/26/16	Factoring Contracts		4,532.86		170,662.86
05/26/16	Enlightened Factoring Acc Interest - US		30,323.33		140,339.53
05/30/16	Enlightened Factoring Acc Interest	3,068.32			143,407.85
06/02/16	Enlightened Factoring Acc Interest	1,863.60			145,271.45
06/09/16	Enlightened Factoring Acc Interest - US		117.56		145,153.89
06/09/16	Factoring Contracts		42,940.34		102,213.55
06/16/16	Enlightened Factoring Acc Interest	6,339.00			108,552.55
06/23/16	Enlightened Factoring Acc Interest	1,359.16			109,911.71
06/29/16	Enlightened Factoring Acc Interest	4,337.68			114,249.39
06/29/16	FACTORING CONTRACTS		49,756.30		64,493.09
07/07/16	Enlightened Factoring Acc Interest	6,968.70			71,461.79
07/14/16	FACTORING CONTACT		24,639.55		46,822.24
07/14/16	Enlightened Factoring Acc Interest - US		605.19		46,217.05
07/21/16	Enlightened Factoring Acc Interest	1,605.54			47,822.59
07/21/16	FACTORING CONTRACT		74.22		47,748.37
07/28/16	Enlightened Factoring Acc Interest	2,196.99			49,945.36
08/04/16	Enlightened Factoring Acc Interest	1,214.23			51,159.59
08/11/16	Enlightened Factoring Acc Interest	706.58			51,866.17
08/18/16	FACTORING CONTRACTS ADJ		51,866.17		0.00
	Sub-total	213,824.10	512,080.70	-298,256.60	0.00
	GL A/C:1210 ACCRUED INTEREST - DOM. BOND				27.62
01/07/16	ACCRUED INCOME BD CAD	0.65			28.27
01/14/16	ACCRUED INCOME BD CAD	0.58			28.85
01/21/16	ACCRUED INCOME BD CAD	0.57			29.42
01/28/16	ACCRUED INCOME BD CAD		29.42		0.00
	Sub-total	1.80	29.42	-27.62	0.00

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
	GL A/C:1218 ACCRUED INT - US REAL ESTATE				0.00
06/09/16	US Real Estate LP Accrued Interest		251.13		251.13
06/16/16	US Real Estate LP Accrued Interest		456.31		707.44
06/23/16	US Real Estate LP Accrued Interest		424.52		1,131.96
06/29/16	US Real Estate LP Accrued Interest		405.60		1,537.56
07/07/16	US Real Estate LP Accrued Interest		1,023.66		2,561.22
07/14/16	US Real Estate LP Accrued Interest			77.29	2,483.93
07/21/16	US Real Estate LP Accrued Interest		478.04		2,961.97
07/28/16	US Real Estate LP Accrued Interest		480.27		3,442.24
08/04/16	US Real Estate LP Accrued Interest		411.73		3,853.97
08/11/16	US Real Estate LP Accrued Interest		443.69		4,297.66
08/18/16	US Real Estate LP Accrued Interest		364.34		4,662.00
08/25/16	US Real Estate LP Accrued Interest		505.71		5,167.71
08/30/16	US Real Estate LP Accrued Interest		377.95		5,545.66
09/01/16	US Real Estate LP Accrued Interest		142.42		5,688.08
09/08/16	US Real Estate LP Accrued Interest		3,330.54		9,018.62
09/15/16	US Real Estate LP Accrued Interest		3,644.76		12,663.38
09/22/16	US Real Estate LP Accrued Interest		5,598.36		18,261.74
09/29/16	US Real Estate LP Accrued Interest		5,815.39		24,077.13
10/06/16	US Real Estate LP Accrued Interest		5,976.52		30,053.65
10/13/16	US Real Estate LP Accrued Interest		5,800.62		35,854.27
10/20/16	US Real Estate LP Accrued Interest		5,714.00		41,568.27
10/27/16	US Real Estate LP Accrued Interest		6,445.29		48,013.56
10/28/16	US Real Estate LP Accrued Interest		2,504.73		50,518.29
11/03/16	US Real Estate LP Accrued Interest		3,348.44		53,866.73
11/10/16	US Real Estate LP Accrued Interest		6,250.23		60,116.96
11/17/16	US Real Estate LP Accrued Interest		5,666.74		65,783.70
11/24/16	US Real Estate LP Accrued Interest				65,783.70
11/24/16	US Real Estate LP Accrued Interest		6,181.46		71,965.16
11/29/16	US Real Estate LP Accrued Interest		3,918.67		75,883.83
	Sub-total		75,961.12	77.29	75,883.83
	GL A/C:1230 DISTRIBUTIONS RECEIVABLE (CA				0.06
01/28/16	Distribution Income AAG300		11,439.52		11,439.58
01/29/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC			11,439.52	0.06
02/25/16	Distribution Income AAG300		1,153.40		1,153.46
02/26/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC			1,153.40	0.06
03/23/16	Distribution Income AAG300		10,652.45		10,652.51
03/24/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC			10,652.44	0.07
04/28/16	DISTRIBUTION RECEIVABLE AAG210				0.07
04/28/16	DISTRIBUTION RECEIVABLE AAG300		7,304.02		7,304.09

04/29/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC		7,304.03	0.06
05/26/16	DISTRIBUTION RECEIVABLE AAG300	20,323.28		20,323.34
05/26/16	DISTRIBUTION RECEIVABLE AAG210			20,323.34
05/27/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC		20,323.28	0.06
06/29/16	DISTRIBUTION RECEIVABLE AAG210			0.06
06/29/16	DISTRIBUTION RECEIVABLE AAG250	5.01		5.07
06/29/16	DISTRIBUTION RECEIVABLE AAG300	23,045.37		23,050.44
06/30/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC		23,045.36	5.08
06/30/16	IA CAD CRY5 MEDICAL STGY /N'FRAC		5.01	0.07
07/28/16	DISTRIBUTION RECEIVABLE AAG210			0.07
07/28/16	DISTRIBUTION RECEIVABLE AAG300	10,829.00		10,829.07
07/28/16	DISTRIBUTION RECEIVABLE AAG250	1.56		10,830.63
07/29/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC		10,829.01	1.62
07/29/16	IA CAD CRY5 MEDICAL STGY /N'FRAC		1.56	0.06
08/25/16	DISTRIBUTION RECEIVABLE AAG300	1,726.97		1,727.03
08/25/16	DISTRIBUTION RECEIVABLE AAG210			1,727.03
08/26/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC		1,726.97	0.06
09/29/16	DISTRIBUTION RECEIVABLE AAG210A			0.06
10/27/16	DISTRIBUTION RECEIVABLE AAG300A	7.47		7.53
10/27/16	DISTRIBUTION RECEIVABLE AAG210A			7.53
10/28/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC		7.31	0.22
11/24/16	DISTRIBUTION RECEIVABLE AAG300A	6.32		6.54
11/24/16	DISTRIBUTION RECEIVABLE AAG210A			6.54
11/25/16	IA CAD CRY5 WLTH MED/S-A /N'FRAC		6.32	0.22
	Sub-total	86,494.37	86,494.21	0.16
	GL A/C:1260 SUBSCRIPTIONS RECEIVABLE - D			490,303.18
01/04/16	DC CAD		1,300.00	489,003.18

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01/07/16	SUBSCRIPTION REVERSAL		50.00		488,953.18
01/07/16	DC CAD		489,003.18		-50.00
01/07/16	SUBSCRIPTION RECEIVABLE	123,827.33			123,777.33
01/11/16	DC CAD		6,588.74		117,188.59
01/13/16	DC CAD		117,238.59		-50.00
01/14/16	WC CAD	50.00			0.00
01/14/16	SUBSCRIPTION RECEIVABLE	94,158.22			94,158.22
01/18/16	DC CAD		200.00		93,958.22
01/21/16	SUBSCRIPTION RECEIVABLE	387,311.68			481,269.90
01/21/16	DC CAD		93,958.22		387,311.68
01/25/16	DC CAD		131,369.66		255,942.02

01/28/16	SUBSCRIPTION RECEIVABLE	466,390.46		722,332.48
01/28/16	DC CAD		255,942.02	466,390.46
02/01/16	DC CAD		56,250.00	410,140.46
02/03/16	DC CAD		410,140.46	0.00
02/04/16	SUBSCRIPTION RECEIVABLE	261,171.28		261,171.28
02/04/16	SUBSCRIPTION REVERSAL		57,000.00	204,171.28
02/08/16	DC CAD		200.00	203,971.28
02/09/16	DC CAD		47,000.00	156,971.28
02/09/16	WC CAD	57,000.00		213,971.28
02/11/16	DC CAD		213,971.28	0.00
02/11/16	SUBSCRIPTION RECEIVABLE	803,172.41		803,172.41
02/11/16	SUBSCRIPTION REVERSAL		563.74	802,608.67
02/17/16	DC CAD		9,038.74	793,569.93
02/17/16	DC CAD		149,552.19	644,017.74
02/17/16	WC CAD	563.74		644,581.48
02/18/16	DC CAD		644,581.48	0.00
02/18/16	SUBSCRIPTION RECEIVABLE	456,415.63		456,415.63
02/22/16	DC CAD		350.00	456,065.63
02/22/16	DC CAD		356,234.79	99,830.84
02/24/16	DC CAD		99,830.84	0.00
02/25/16	SUBSCRIPTION RECEIVABLE	327,450.00		327,450.00
02/29/16	SUBSCRIPTION REVERSAL		50.00	327,400.00
02/29/16	DC CAD		1,450.00	325,950.00
03/02/16	DC CAD		326,000.00	-50.00
03/03/16	SUBSCRIPTION RECEIVABLE	135,937.51		135,887.51
03/03/16	WC CAD	50.00		135,937.51
03/07/16	DC CAD		600.00	135,337.51
03/09/16	DC CAD		135,337.51	0.00
03/10/16	SUBSCRIPTION RECEIVABLE	87,844.79		87,844.79
03/14/16	DC CAD		8,475.00	79,369.79
03/16/16	DC CAD		79,369.79	0.00
03/17/16	SUBSCRIPTION RECEIVABLE	184,975.00		184,975.00
03/21/16	DC CAD		600.00	184,375.00
03/22/16	DC CAD		32,449.39	151,925.61
03/23/16	SUBSCRIPTION RECEIVABLE	99,336.78		251,262.39
03/23/16	SUBSCRIPTION REVERSAL		17,200.00	234,062.39
03/23/16	DC CAD		151,925.61	82,136.78
03/31/16	SUBSCRIPTION RECEIVABLE	279,783.89		361,920.67
03/31/16	DC CAD		82,136.78	279,783.89
04/04/16	DC CAD		2,300.00	277,483.89
04/06/16	DC CAD		252,483.89	25,000.00
04/06/16	DC CAD		25,000.00	0.00
04/07/16	SUBSCRIPTION RECEIVABLE	68,724.68		68,724.68

04/11/16	DC CAD		975.00	67,749.68
04/13/16	DC CAD		67,749.68	0.00
04/14/16	SUBSCRIPTION RECEIVABLE	63,841.28		63,841.28
04/18/16	DC CAD		1,163.74	62,677.54
04/18/16	DC CAD		47,839.54	14,838.00
04/20/16	DC CAD		14,838.00	0.00
04/21/16	SUBSCRIPTION RECEIVABLE	67,252.92		67,252.92
04/25/16	DC CAD		22,256.84	44,996.08
04/27/16	DC CAD		44,996.08	0.00
04/28/16	SUBSCRIPTION RECEIVABLE	626,705.22		626,705.22
05/02/16	DC CAD		1,710.00	624,995.22
05/02/16	DC CAD		252,390.00	372,605.22
05/04/16	DC CAD		372,605.22	0.00
05/05/16	SUBSCRIPTION RECEIVABLE	77,757.74		77,757.74
05/09/16	DC CAD		18,136.11	59,621.63
05/09/16	DC CAD		900.00	58,721.63
05/11/16	DC CAD		58,721.63	0.00
05/12/16	SUBSCRIPTION RECEIVABLE	1,678,815.30		1,678,815.30
05/16/16	DC CAD		190,809.60	1,488,005.70
05/16/16	DC CAD		1,125.00	1,486,880.70
05/18/16	DC CAD		1,486,880.70	0.00
05/19/16	SUBSCRIPTION RECEIVABLE	485,467.67		485,467.67
05/24/16	DC CAD		29,085.39	456,382.28
05/24/16	DC CAD		2,463.74	453,918.54

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
05/26/16	DC CAD		453,918.54		0.00
05/26/16	SUBSCRIPTION RECEIVABLE	636,964.77			636,964.77
05/30/16	DC CAD		1,310.00		635,654.77
05/30/16	DC CAD		383,337.00		252,317.77
06/01/16	DC CAD		252,317.77		0.00
06/02/16	SUBSCRIPTION RECEIVABLE	332,660.83			332,660.83
06/06/16	DC CAD		2,260.00		330,400.83
06/06/16	DC CAD		230,400.83		100,000.00
06/08/16	DC CAD		100,000.00		0.00
06/09/16	SUBSCRIPTION RECEIVABLE	256,577.70			256,577.70
06/13/16	DC CAD		1,025.00		255,552.70
06/13/16	DC CAD		51,199.26		204,353.44
06/14/16	DC CAD		107,193.44		97,160.00
06/15/16	DC CAD		97,160.00		0.00

06/16/16	SUBSCRIPTION RECEIVABLE	213,583.60		213,583.60
06/20/16	DC CAD		184,860.00	28,723.60
06/20/16	DC CAD		2,463.74	26,259.86
06/22/16	DC CAD		26,259.86	0.00
06/23/16	SUBSCRIPTION RECEIVABLE	598,756.64		598,756.64
06/27/16	DC CAD		15,550.77	583,205.87
06/29/16	SUBSCRIPTION RECEIVABLE	307,105.32		890,311.19
06/29/16	DC CAD		583,205.87	307,105.32
07/04/16	DC CAD		141,330.32	165,775.00
07/04/16	DC CAD		1,435.00	164,340.00
07/06/16	DC CAD		164,340.00	0.00
07/07/16	SUBSCRIPTION RECEIVABLE	1,241,531.36		1,241,531.36
07/11/16	DC CAD		2,835.00	1,238,696.36
07/11/16	DC CAD		15,738.83	1,222,957.53
07/13/16	DC CAD		1,222,957.53	0.00
07/14/16	SUBSCRIPTION RECEIVABLE	283,057.02		283,057.02
07/18/16	DC CAD		2,463.74	280,593.28
07/18/16	DC CAD		159,113.28	121,480.00
07/20/16	DC CAD		121,480.00	0.00
07/21/16	SUBSCRIPTION RECEIVABLE	628,850.64		628,850.64
07/26/16	DC CAD		159,291.56	469,559.08
07/27/16	DC CAD		469,559.08	0.00
07/28/16	SUBSCRIPTION REVERSAL		46,343.45	-46,343.45
07/28/16	SUBSCRIPTION RECEIVABLE	780,212.78		733,869.33
07/29/16	WC CAD	46,343.45		780,212.78
08/02/16	DC CAD		152,864.52	627,348.26
08/02/16	DC CAD		4,351.67	622,996.59
08/04/16	DC CAD		10.00	622,986.59
08/04/16	DC CAD		622,946.59	40.00
08/04/16	SUBSCRIPTION RECEIVABLE	282,459.10		282,499.10
08/04/16	SUBSCRIPTION REVERSAL		50.00	282,449.10
08/08/16	DC CAD		61,931.89	220,517.21
08/08/16	DC CAD		1,060.00	219,457.21
08/10/16	DC CAD		219,467.21	-10.00
08/11/16	SUBSCRIPTION RECEIVABLE	77,199.89		77,189.89
08/11/16	SB RD	10.00		77,199.89
08/15/16	DC CAD		1,975.00	75,224.89
08/17/16	DC CAD		75,224.89	0.00
08/18/16	SUBSCRIPTION RECEIVABLE	197,363.74		197,363.74
08/18/16	SUBSCRIPTION REVERSAL		1,200.00	196,163.74
08/22/16	DC CAD		2,613.74	193,550.00
08/24/16	DC CAD		193,550.00	0.00
08/25/16	SUBSCRIPTION RECEIVABLE	273,825.67		273,825.67

08/29/16	DC CAD		4,285.00	269,540.67
08/29/16	DC CAD		57,025.67	212,515.00
08/30/16	SUBSCRIPTION REVERSAL		50.00	212,465.00
08/31/16	DC CAD		212,515.00	-50.00
09/01/16	SUBSCRIPTION RECEIVABLE	55,321.83		55,271.83
09/02/16	re-class BSC	50.00		55,321.83
09/06/16	DC CAD		8,500.00	46,821.83
09/06/16	DC CAD		1,160.00	45,661.83
09/08/16	DC CAD		45,661.83	0.00
09/08/16	SUBSCRIPTION RECEIVABLE	401,657.14		401,657.14
09/12/16	DC CAD		1,975.00	399,682.14
09/14/16	DC CAD		399,682.14	0.00
09/15/16	SUBSCRIPTION RECEIVABLE	12,907.75		12,907.75
09/19/16	DC CAD		1,413.74	11,494.01
09/21/16	DC CAD		11,494.01	0.00
09/22/16	SUBSCRIPTION RECEIVABLE	370,034.51		370,034.51
09/26/16	DC CAD		139,215.55	230,818.96
09/26/16	DC CAD		1,200.00	229,618.96
09/28/16	DC CAD		229,618.96	0.00
09/29/16	SUBSCRIPTION RECEIVABLE	394,692.17		394,692.17
10/03/16	DC CAD		121,078.65	273,613.52

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10/03/16	DC CAD		3,085.00		270,528.52
10/05/16	DC CAD		270,528.52		0.00
10/06/16	SUBSCRIPTION RECEIVABLE	256,584.05			256,584.05
10/11/16	DC CAD		64,859.86		191,724.19
10/11/16	DC CAD		2,360.00		189,364.19
10/13/16	DC CAD		189,364.19		0.00
10/13/16	SUBSCRIPTION RECEIVABLE	87,676.75			87,676.75
10/17/16	DC CAD		775.00		86,901.75
10/19/16	DC CAD		86,901.75		0.00
10/20/16	SUBSCRIPTION RECEIVABLE	65,613.74			65,613.74
10/24/16	DC CAD		2,613.74		63,000.00
10/26/16	DC CAD		63,000.00		0.00
10/28/16	SUBSCRIPTION RECEIVABLE	732,796.77			732,796.77
10/31/16	DC CAD		3,075.00		729,721.77
11/02/16	DC CAD		729,721.77		0.00
11/03/16	SUBSCRIPTION RECEIVABLE	118,999.48			118,999.48
11/07/16	DC CAD		465.70		118,533.78

11/07/16	DC CAD		2,110.00	116,423.78
11/09/16	DC CAD		116,423.78	0.00
11/10/16	SUBSCRIPTION RECEIVABLE	602,984.91		602,984.91
11/14/16	DC CAD		196,140.46	406,844.45
11/15/16	DC CAD		725.00	406,119.45
11/16/16	DC CAD		406,119.45	0.00
11/17/16	SUBSCRIPTION RECEIVABLE	680,007.90		680,007.90
11/22/16	DC CAD		2,613.74	677,394.16
11/22/16	DC CAD		191,110.57	486,283.59
11/23/16	DC CAD		486,283.59	0.00
11/24/16	SUBSCRIPTION RECEIVABLE	284,061.74		284,061.74
11/28/16	DC CAD		33,986.74	250,075.00
11/28/16	DC CAD		2,575.00	247,500.00
11/30/16	DC CAD		247,500.00	0.00
	Sub-total	17,053,894.78	17,544,197.96	-490,303.18
	GL A/C:1400 FACTORING CONTRACTS - CAD			13,335,857.08
01/14/16	contract adjustment	958,897.50		14,294,754.58
01/21/16	Factoring Contracts	510,362.69		14,805,117.27
01/28/16	Adjustment	597,279.38		15,402,396.65
02/04/16	Factoring Contracts	261,096.61		15,663,493.26
02/11/16	Factoring Contracts	276,946.58		15,940,439.84
02/25/16	Factoring Contracts	1,118,355.82		17,058,795.66
03/10/16	Factoring Contracts		478,905.31	16,579,890.35
03/17/16	Factoring Contracts		8,023.61	16,571,866.74
03/23/16	Factoring Contracts		666,306.01	15,905,560.73
03/30/16	Factoring Contracts	421,052.63		16,326,613.36
03/31/16	Factoring Contracts	7,106.20		16,333,719.56
04/14/16	Factoring Contract	394,223.05		16,727,942.61
04/21/16	Factoring Contracts	148,671.84		16,876,614.45
04/28/16	Enlightened Factoring Contracts - C	473,132.64		17,349,747.09
05/19/16	Factoring Contracts	487,200.00		17,836,947.09
05/19/16	Factoring Contracts		6,519.79	17,830,427.30
05/26/16	Factoring Contracts	632,812.50		18,463,239.80
05/30/16	Factoring Contracts	526,500.00		18,989,739.80
06/02/16	Factoring Contracts	275,000.00		19,264,739.80
06/16/16	Factoring Contracts	439,698.00		19,704,437.80
06/29/16	FACTORING CONTRACTS		120,000.00	19,584,437.80
06/29/16	FACTORING CONTRACTS	467,117.27		20,051,555.07
07/07/16	FACTORING CONTRACTS	421,875.00		20,473,430.07
07/14/16	FACTORING CONTRACT		170,061.87	20,303,368.20
07/21/16	FACTORING CONTRACT	322,247.35		20,625,615.55
07/28/16	FACTORING CONTRACT		1,198,377.11	19,427,238.44
08/04/16	FACTORING CONTRACTS		590,651.08	18,836,587.36

08/25/16	FACTORING CONTRACT ADJ	250,608.15		19,087,195.51
08/30/16	FACTORING CONTRACTS ADJ		219,306.72	18,867,888.79
09/01/16	Factoring Contracts ADJ	4,170.10		18,872,058.89
09/15/16	FACTORING CONTRACT ADJ		57,500.00	18,814,558.89
10/06/16	FACTORING ADJ	278,743.47		19,093,302.36
11/17/16	ADJUSTMENT	2,117,023.88		21,210,326.24
11/24/16	ADJUSTMENT	500,000.00		21,710,326.24
11/24/16	Factoring Contract Adj	45,731.34		21,756,057.58
11/29/16	ADJUSTMENT	500,000.00		22,256,057.58
	Sub-total	12,435,852.00	3,515,651.50	8,920,200.50
				22,256,057.58

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	GL A/C:1401 FACTORING CONTRACTS - USD				2,540,855.32
01/07/16	factoring contract		8,505.72		2,532,349.60
01/07/16	Factoring Contracts	39,307.06			2,571,656.66
01/07/16	Factoring Contracts	39,307.06			2,610,963.72
01/14/16	Factoring Contracts		541,170.69		2,069,793.03
01/14/16	Factoring Contracts	568,914.66			2,638,707.69
01/21/16	Factoring Contracts-Adj.		23,866.40		2,614,841.29
01/21/16	Factoring Contracts	121,920.95			2,736,762.24
01/28/16	Adjustment		240,661.18		2,496,101.06
01/28/16	Factoring Contracts Adj.		32,664.88		2,463,436.18
02/04/16	Factoring Contracts		60,741.56		2,402,694.62
02/11/16	Factoring Contracts	35,709.65			2,438,404.27
02/18/16	Factoring Contracts		36,584.93		2,401,819.34
02/25/16	Adjustment As Per Clayton.	31,656.49			2,433,475.83
02/25/16	Factoring Contracts		25,556.87		2,407,918.96
02/25/16	Factoring Contracts		31,656.50		2,376,262.46
02/29/16	Factoring Contracts		30,937.29		2,345,325.17
02/29/16	Transfer from Factoring to TD		9,700.28		2,335,624.89
03/03/16	Factoring Contracts		20,034.83		2,315,590.06
03/10/16	Factoring Contracts		5,872.46		2,309,717.60
03/17/16	Factoring Contracts		67,186.09		2,242,531.51
03/23/16	Factoring Contracts	37,824.70			2,280,356.21
03/30/16	Factoring Contracts		41,624.43		2,238,731.78
03/31/16	Factoring Contracts	1,554.43			2,240,286.21
04/07/16	Factoring Contracts	33,161.44			2,273,447.65
04/14/16	Factoring Contracts		56,477.92		2,216,969.73
04/21/16	Factoring Contracts		21,762.68		2,195,207.05
04/21/16	Factoring Contracts - USD		640,583.48		1,554,623.57

04/28/16	Enlightened Factoring Contracts - USD		20,304.25		1,534,319.32
05/05/16	Enlightened Factoring Contracts - U	21,976.22			1,556,295.54
05/05/16	Factoring Contracts		10,988.11		1,545,307.43
05/12/16	Enlightened Factoring Contracts - U	601.25			1,545,908.68
05/19/16	Enlightened Factoring Contracts - U	31,019.04			1,576,927.72
05/19/16	Factoring Contracts		192,376.35		1,384,551.37
05/26/16	Enlightened Factoring Contracts - USD		14,250.86		1,370,300.51
05/26/16	Factoring Contracts		260,126.48		1,110,174.03
05/30/16	Enlightened Factoring Contracts - U	6,841.81			1,117,015.84
06/02/16	Enlightened Factoring Contracts - U	1,624.99			1,118,640.83
06/09/16	Enlightened Factoring Contracts - USD		29,847.58		1,088,793.25
06/16/16	Enlightened Factoring Contracts - U	26,512.14			1,115,305.39
06/23/16	Enlightened Factoring Contracts - USD		24,716.07		1,090,589.32
06/29/16	Enlightened Factoring Contracts - U	20,439.94			1,111,029.26
06/29/16	FACTORING CONTRACTS		341,252.50		769,776.76
07/07/16	Enlightened Factoring Contracts - USD		414.78		769,361.98
07/14/16	Enlightened Factoring Contracts - USD		3,752.60		765,609.38
07/14/16	FACTORING CONTACT		237,910.06		527,699.32
07/21/16	Enlightened Factoring Contracts - U	5,802.06			533,501.38
07/21/16	FACTORING CONTRACT		21,209.98		512,291.40
07/28/16	Enlightened Factoring Contracts - U	4,433.58			516,724.98
08/04/16	Enlightened Factoring Contracts - USD		5,689.09		511,035.89
08/11/16	Enlightened Factoring Contracts - USD		706.25		510,329.64
08/11/16	FACTORING LOAN		499,039.56		11,290.08
08/18/16	FACTORING CONTRACTS ADJ		11,290.08		0.00
	Sub-total	1,028,607.47	3,569,462.79	-2,540,855.32	0.00
	GL A/C:1510 OTHER LOANS - USD				0.00
11/10/16	Other Loans - USD				0.00
11/10/16	FACTORING CONTRACTS	168,437.51			168,437.51
11/17/16	Other Loans - USD		575.01		167,862.50
11/24/16	Other Loans - USD				167,862.50
11/24/16	Other Loans - USD	725.01			168,587.51
11/29/16	Other Loans - USD		650.00		167,937.51
	Sub-total	169,162.52	1,225.01	167,937.51	167,937.51
	GL A/C:1511 ACCRUED INT - OTHER LOANS US				0.00
11/10/16	Accrued Interest - Other Loans (USD)	33,687.50			33,687.50
11/17/16	Accrued Interest - Other Loans (USD)	206.93			33,894.43
11/24/16	Accrued Interest - Other Loans (USD)	469.71			34,364.14
11/24/16	Accrued Interest - Other Loans (USD)				34,364.14

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11/29/16	Accrued Interest - Other Loans (USD)	97.56			34,461.70
	Sub-total		34,461.70	0.00	34,461.70
	GL A/C:1600 COST OF STN - DOMESTIC				2,751,582.28
01/01/16	re-class asset		2,751,582.28		0.00
	Sub-total	0.00	2,751,582.28	-2,751,582.28	0.00
	GL A/C:1620 COST OF EQUITIES - DOMESTIC				-1,032,835.99
01/01/16	re-class asset	2,751,582.28			1,718,746.29
01/05/16	B CRY5 WLTH MED/S-A /N'FRAC				1,718,746.29
01/29/16	B CRY5 WLTH MED/S-A /N'FRAC	2,711.69			1,721,457.98
01/29/16	B CRY5 WLTH MED/S-A /N'FRAC	11,439.52			1,732,897.50
01/29/16	S CRY5 WLTH MED/S-A /N'FRAC			0.02	1,732,897.48
02/12/16	B CRY5 MEDICAL STGY /N'FRAC	149,515.00			1,882,412.48
02/16/16	B CRY5 MEDICAL STGY /N'FRAC				1,882,412.48
02/26/16	B CRY5 WLTH MED/S-A /N'FRAC	1,153.40			1,883,565.88
02/26/16	S CRY5 WLTH MED/S-A /N'FRAC			0.04	1,883,565.84
02/26/16	B CRY5 MEDICAL STGY /N'FRAC	129.18			1,883,695.02
02/26/16	B CRY5 MEDICAL STGY /N'FRAC				1,883,695.02
02/26/16	B CRY5 WLTH MED/S-A /N'FRAC	2,634.76			1,886,329.78
02/29/16	B NOVO PRIVATE PLACEMENT	200,000.00			2,086,329.78
03/04/16	S CRY5 MEDICAL STGY /N'FRAC			0.07	2,086,329.71
03/04/16	S CRY5 MEDICAL STGY /N'FRAC		17,078.09		2,069,251.62
03/14/16	S NOVO PRIVATE PLACEMENT		200,000.00		1,869,251.62
03/14/16	B NOVO RESOURCES CORP 9JUL16	200,000.00			2,069,251.62
03/14/16	B WTS- NOVO RES CORP 8MAR18				2,069,251.62
03/24/16	B CRY5 MEDICAL STGY /N'FRAC	213.17			2,069,464.79
03/24/16	B CRY5 WLTH MED/S-A /N'FRAC	10,652.44			2,080,117.23
03/24/16	B CRY5 WLTH MED/S-A /N'FRAC	2,557.32			2,082,674.55
03/28/16	B CRY5 MEDICAL STGY /N'FRAC				2,082,674.55
03/28/16	B CRY5 WLTH MED/S-A /N'FRAC				2,082,674.55
04/08/16	S CRY5 MEDICAL STGY /N'FRAC		67,855.25		2,014,819.30
04/15/16	S CRY5 MEDICAL STGY /N'FRAC		6,773.96		2,008,045.34
04/18/16	B CRY5 MEDICAL STGY /N'FRAC				2,008,045.34
04/19/16	S CRY5 MEDICAL STGY /N'FRAC		0.12		2,008,045.22
04/22/16	S CRY5 WLTH MED/S-A /N'FRAC		47,951.59		1,960,093.63
04/22/16	S CRY5 MEDICAL STGY /N'FRAC		0.07		1,960,093.56
04/22/16	S CRY5 MEDICAL STGY /N'FRAC		58,149.86		1,901,943.70
04/26/16	B CRY5 MEDICAL STGY /N'FRAC	0.07			1,901,943.77
04/26/16	S CRY5 WLTH MED/S-A /N'FRAC		0.01		1,901,943.76
04/27/16	B CRY5 MEDICAL STGY /N'FRAC	0.01			1,901,943.77
04/28/16	S CRY5 MEDICAL STGY /N'FRAC		0.01		1,901,943.76
04/28/16	S CRY5 MEDICAL STGY /N'FRAC				1,901,943.76
04/29/16	B CRY5 MEDICAL STGY /N'FRAC	158.26			1,902,102.02

04/29/16	B CRY5 WLTH MED/S-A /N'FRAC	3,419.56		1,905,521.58
04/29/16	B CRY5 WLTH MED/S-A /N'FRAC	7,304.03		1,912,825.61
04/29/16	S CRY5 WLTH MED/S-A /N'FRAC		121,017.43	1,791,808.18
05/02/16	S CRY5 WLTH MED/S-A /N'FRAC		0.06	1,791,808.12
05/03/16	B CRY5 WLTH MED/S-A /N'FRAC			1,791,808.12
05/04/16	S CRY5 WLTH MED/S-A /N'FRAC		0.10	1,791,808.02
05/05/16	B OAXACA RESOURCES CORP SPLIT UNIT	100,000.00		1,891,808.02
05/05/16	B CRY5 WLTH MED/S-A /N'FRAC			1,891,808.02
05/27/16	B CRY5 MEDICAL STGY /N'FRAC	0.26		1,891,808.28
05/27/16	B CRY5 WLTH MED/S-A /N'FRAC	2,432.69		1,894,240.97
05/27/16	B CRY5 WLTH MED/S-A /N'FRAC	20,323.28		1,914,564.25
06/01/16	S CRY5 WLTH MED/S-A /N'FRAC		0.06	1,914,564.19
06/06/16	S CRY5 MEDICAL STGY /N'FRAC		0.01	1,914,564.18
06/17/16	E WTS-GARMATEX TECH 16JUN17			1,914,564.18
06/28/16	B DUNDEE INV SVG ACCT F-NL	1,800,015.00		3,714,579.18
06/30/16	B CRY5 MEDICAL STGY /N'FRAC	5.01		3,714,584.19
06/30/16	B CRY5 WLTH MED/S-A /N'FRAC	2,986.33		3,717,570.52
06/30/16	B CRY5 WLTH MED/S-A /N'FRAC	23,045.36		3,740,615.88
06/30/16	B CRY5 MEDICAL STGY /N'FRAC	0.31		3,740,616.19
07/05/16	S CRY5 WLTH MED/S-A /N'FRAC		0.03	3,740,616.16
07/06/16	B URBAN COMMUNICATIONS INC. SUB AGR	25,000.00		3,765,616.16
07/06/16	B CRY5 MEDICAL STGY /N'FRAC			3,765,616.16
07/08/16	S CRY5 WLTH MED/S-A /N'FRAC		238,948.79	3,526,667.37
07/11/16	RW NOVO RESOURCES CORP 9JUL16		200,000.00	3,326,667.37
07/11/16	RA NOVO RESOURCES CORP	200,000.00		3,526,667.37
07/11/16	B CRY5 WLTH MED/S-A /N'FRAC			3,526,667.37

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07/15/16	S CRY5 WLTH MED/S-A /N'FRAC		55,633.88		3,471,033.49
07/19/16	B CRY5 WLTH MED/S-A /N'FRAC				3,471,033.49
07/22/16	S CRY5 WLTH MED/S-A /N'FRAC		118,814.91		3,352,218.58
07/26/16	S CRY5 WLTH MED/S-A /N'FRAC		0.08		3,352,218.50
07/29/16	B CRY5 MEDICAL STGY /N'FRAC	1.56			3,352,220.06
07/29/16	S CRY5 WLTH MED/S-A /N'FRAC		146,773.22		3,205,446.84
07/29/16	B CRY5 WLTH MED/S-A /N'FRAC	2,166.68			3,207,613.52
07/29/16	B CRY5 MEDICAL STGY /N'FRAC	0.27			3,207,613.79
07/29/16	B DUNDEE INV SVG ACCT F-NL	1,524.58			3,209,138.37
07/29/16	B CRY5 WLTH MED/S-A /N'FRAC	10,829.01			3,219,967.38
08/03/16	B DUNDEE INV SVG ACCT F-NL				3,219,967.38
08/03/16	B DUNDEE INV SVG ACCT F-NL	4,000,015.00			7,219,982.38

08/03/16	B CRY5 WLTH MED/S-A /N'FRAC			7,219,982.38
08/03/16	S CRY5 MEDICAL STGY /N'FRAC		0.03	7,219,982.35
08/05/16	S CRY5 WLTH MED/S-A /N'FRAC		50,994.70	7,168,987.65
08/05/16	S CRY5 MEDICAL STGY /N'FRAC		165.63	7,168,822.02
08/09/16	B CRY5 WLTH MED/S-A /N'FRAC			7,168,822.02
08/10/16	B CRY5 MEDICAL STGY /N'FRAC		0.01	7,168,822.03
08/12/16	S CRY5 WLTH MED/S-A /N'FRAC		160,263.46	7,008,558.57
08/12/16	B CRY5 ENLGHTND /NL/N'FRAC	2,000,015.00		9,008,573.57
08/12/16	S NOVO RESOURCES CORP		200,000.00	8,808,573.57
08/16/16	S CRY5 WLTH MED/S-A /N'FRAC		0.07	8,808,573.50
08/16/16	S CRY5 ENLGHTND /NL/N'FRAC		0.03	8,808,573.47
08/19/16	S CRY5 WLTH MED/S-A /N'FRAC		25,431.09	8,783,142.38
08/23/16	S CRY5 WLTH MED/S-A /N'FRAC		0.02	8,783,142.36
08/25/16	S DUNDEE INV SVG ACCT F-NL		1,700,008.78	7,083,133.58
08/26/16	B CRY5 ENLGHTND /NL/N'FRAC	1,724.91		7,084,858.49
08/26/16	B CRY5 WLTH MED/S-A /N'FRAC	1,726.97		7,086,585.46
08/26/16	B CRY5 WLTH MED/S-A /N'FRAC	1,382.44		7,087,967.90
08/26/16	S CRY5 WLTH MED/S-A /N'FRAC		19,094.11	7,068,873.79
08/26/16	B DUNDEE INV SVG ACCT F-NL	3,845.39		7,072,719.18
08/29/16	S DUNDEE INV SVG ACCT F-NL		2,000,010.33	5,072,708.85
08/30/16	B DUNDEE INV SVG ACCT F-NL			5,072,708.85
08/30/16	B CRY5 WLTH MED/S-A /N'FRAC			5,072,708.85
08/30/16	B CRY5 ENLGHTND /NL/N'FRAC			5,072,708.85
09/02/16	S CRY5 WLTH MED/S-A /N'FRAC		27,957.09	5,044,751.76
09/06/16	S CRY5 MEDICAL STGY /N'FRAC		0.01	5,044,751.75
09/07/16	S CRY5 WLTH MED/S-A /N'FRAC		0.03	5,044,751.72
09/08/16	B PLICIT CAPITAL CORP	99,995.00		5,144,746.72
09/08/16	B DUNDEE INV SVG ACCT F-NL	911.71		5,145,658.43
09/08/16	B DUNDEE INV SVG ACCT F-NL	0.03		5,145,658.46
09/08/16	S DUNDEE INV SVG ACCT F-NL		2,105,380.86	3,040,277.60
09/08/16	S DUNDEE INV SVG ACCT F-NL		911.71	3,039,365.89
09/09/16	S CRY5 WLTH MED/S-A /N'FRAC		61,994.26	2,977,371.63
09/12/16	S DUNDEE INV SVG ACCT F-NL		0.03	2,977,371.60
09/13/16	S CRY5 WLTH MED/S-A /N'FRAC		0.05	2,977,371.55
09/14/16	RA URBAN COMM INC 26DEC16	25,000.00		3,002,371.55
09/14/16	RW URBAN COMMUNICATIONS INC. SUB AGR UN		25,000.00	2,977,371.55
09/14/16	B WTS - URBAN COMMS 24AUG18			2,977,371.55
09/16/16	S CRY5 WLTH MED/S-A /N'FRAC		650,636.51	2,326,735.04
09/16/16	S CRY5 WLTH MED/S-A /N'FRAC		3.70	2,326,731.34
09/19/16	RA 3D SIGNATURES INC 9JAN17	99,995.00		2,426,726.34
09/19/16	RW 3D SIGNATURES INC		99,995.00	2,326,731.34
09/20/16	S CRY5 WLTH MED/S-A /N'FRAC			2,326,731.34
09/21/16	B CRY5 WLTH MED/S-A /N'FRAC		3.62	2,326,734.96

09/22/16	B CRY5 WLTH MED/S-A /N'FRAC	0.08			2,326,735.04
09/26/16	DS WTS-GARMATEX TECH 16JUN17				2,326,735.04
09/27/16	S WTS- NOVO RES CORP 8MAR18				2,326,735.04
09/30/16	B CRY5 WLTH MED/S-A /N'FRAC	804.99			2,327,540.03
09/30/16	B CRY5 ENLGHTND /NL/N'FRAC	4,071.24			2,331,611.27
10/04/16	B CRY5 ENLGHTND /NL/N'FRAC				2,331,611.27
10/28/16	B CRY5 WLTH MED/S-A /N'FRAC	7.31			2,331,618.58
10/28/16	B CRY5 WLTH MED/S-A /N'FRAC	1.30			2,331,619.88
10/28/16	B CRY5 ENLGHTND /NL/N'FRAC	3,301.89			2,334,921.77
11/01/16	S CRY5 ENLGHTND /NL/N'FRAC		0.03		2,334,921.74
11/03/16	B CRY5 WLTH MED/S-A /N'FRAC				2,334,921.74
11/09/16	S OAXACA RESOURCES CORP SPLIT UNIT		100,000.00		2,234,921.74
11/25/16	B CRY5 ENLGHTND /NL/N'FRAC	3,358.95			2,238,280.69
11/25/16	B CRY5 WLTH MED/S-A /N'FRAC	6.32			2,238,287.01
11/25/16	B CRY5 WLTH MED/S-A /N'FRAC	1.31			2,238,288.32
11/29/16	S CRY5 ENLGHTND /NL/N'FRAC		0.04		2,238,288.28
	Sub-total	11,777,969.50	8,506,845.23	3,271,124.27	2,238,288.28
	GL A/C:1621 COST OF EQUITIES - FOREIGN				200,237.91

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08/26/16	B GOLD ONSTAR EXPLORATION	2,589,400.00			2,789,637.91
09/27/16	B GOLD ONSTAR EXPLORATION 2	996,400.00			3,786,037.91
11/09/16	B WTS-GARMATEX TECH 16MAY18				3,786,037.91
11/09/16	B GARMATEX HOLDINGS LTD	100,000.00			3,886,037.91
	Sub-total	3,685,800.00		0.00	3,886,037.91
	GL A/C:1698 COMMISSIONS IN HOLDINGS				-140.33
01/04/16	INVESTMENT TRANSACTION COSTS	140.33			0.00
06/30/16	INVESTMENT TRANSACTION COSTS		88.28		-88.28
07/01/16	REVERSE INVESTMENT TRANSACTION COST	88.28			0.00
	Sub-total	228.61	88.28	140.33	0.00
	GL A/C:1700 INTRA FUND LOANS RECEIVABLE				563,000.00
01/07/16	INVESTMENT TRANSACTION COSTS		563,000.00		0.00
01/07/16	Inter Fund Loan Tracking	563,000.00			563,000.00
01/14/16	Inter Fund Loan Tracking		563,000.00		0.00
	Sub-total	563,000.00	1,126,000.00	-563,000.00	0.00
	GL A/C:1710 INT REC ON INTRA FUND LOANS				0.00
01/07/16	Inter Fund Loan Tracking	476.62			476.62
01/14/16	Inter Fund Loan Tracking		476.62		0.00
	Sub-total	476.62	476.62	0.00	0.00
	GL A/C:1810 US REAL ESTATE LP				0.00

06/09/16	US Real Estate LP			0.00
06/09/16	Factoring Contracts	190,964.99		190,964.99
06/16/16	US Real Estate LP	4,650.00		195,614.99
06/23/16	US Real Estate LP		4,334.99	191,280.00
06/29/16	US Real Estate LP	3,585.00		194,865.00
07/07/16	US Real Estate LP		105.00	194,760.00
07/14/16	US Real Estate LP		1,035.01	193,724.99
07/21/16	US Real Estate LP	2,130.01		195,855.00
07/28/16	US Real Estate LP	1,695.01		197,550.01
08/04/16	US Real Estate LP		2,175.01	195,375.00
08/11/16	US Real Estate LP		270.00	195,105.00
08/18/16	US Real Estate LP		3,480.01	191,624.99
08/25/16	US Real Estate LP	2,430.02		194,055.01
08/30/16	US Real Estate LP	2,084.98		196,139.99
09/01/16	US Real Estate LP	465.01		196,605.00
09/08/16	US Real Estate LP	1,287,930.08		1,484,535.08
09/15/16	US Real Estate LP	27,254.84		1,511,789.92
09/22/16	US Real Estate LP		20,329.94	1,491,459.98
09/22/16	MORTGAGE ADJ	985,949.95		2,477,409.93
09/29/16	US Real Estate LP	11,780.11		2,489,190.04
10/06/16	US Real Estate LP	20,709.86		2,509,899.90
10/13/16	US Real Estate LP	1,710.02		2,511,609.92
10/20/16	US Real Estate LP		3,990.06	2,507,619.86
10/27/16	US Real Estate LP	35,719.99		2,543,339.85
10/28/16	US Real Estate LP		189.96	2,543,149.89
11/03/16	US Real Estate LP	189.96		2,543,339.85
11/10/16	US Real Estate LP	16,910.25		2,560,250.10
11/17/16	US Real Estate LP		8,740.15	2,551,509.95
11/24/16	US Real Estate LP			2,551,509.95
11/24/16	US Real Estate LP	11,020.17		2,562,530.12
11/29/16	US Real Estate LP		9,880.03	2,552,650.09
	Sub-total	2,607,180.25	54,530.16	2,552,650.09
	GL A/C:1900 MARK TO MARKET			-87,288.91

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01/07/16	UNREALIZED G/L UR		41,433.87		-128,722.78
01/14/16	UNREALIZED G/L UR		56,464.64		-185,187.42
01/21/16	UNREALIZED G/L UR	57,982.53			-127,204.89
01/21/16	UNREALIZED G/L UR	2,446.43			-124,758.46
01/28/16	UNREALIZED G/L UR	27,297.98			-97,460.48

02/04/16	UNREALIZED G/L UR	2,878.04		-94,582.44
02/04/16	UNREALIZED G/L UR	72,418.75		-22,163.69
02/11/16	UNREALIZED G/L UR		38,708.28	-60,871.97
02/18/16	UNREALIZED G/L UR	2,910.65		-57,961.32
02/18/16	UNREALIZED G/L UR	41,368.69		-16,592.63
02/25/16	UNREALIZED G/L UR	29,402.48		12,809.85
02/25/16	UNREALIZED G/L UR		82.90	12,726.95
02/29/16	UNREALIZED G/L UR	10,767.43		23,494.38
03/03/16	UNREALIZED G/L UR	23,649.04		47,143.42
03/10/16	UNREALIZED G/L UR	8,432.15		55,575.57
03/10/16	UNREALIZED G/L UR	175.44		55,751.01
03/17/16	UNREALIZED G/L UR	6,399.09		62,150.10
03/23/16	UNREALIZED G/L UR		51,310.79	10,839.31
03/30/16	UNREALIZED G/L UR		1,441.71	9,397.60
03/30/16	UNREALIZED G/L UR	48,314.34		57,711.94
03/31/16	UNREALIZED G/L UR		9,843.28	47,868.66
04/07/16	UNREALIZED G/L UR	32.26		47,900.92
04/07/16	UNREALIZED G/L UR		21,626.68	26,274.24
04/14/16	UNREALIZED G/L UR	61,839.79		88,114.03
04/14/16	UNREALIZED G/L UR		55.11	88,058.92
04/21/16	UNREALIZED G/L UR	35,420.09		123,479.01
04/28/16	UNREALIZED G/L UR	1,992.20		125,471.21
04/28/16	UNREALIZED G/L UR	45.95		125,517.16
05/05/16	UNREALIZED G/L UR	26,397.30		151,914.46
05/12/16	UNREALIZED G/L UR		10,362.08	141,552.38
05/19/16	UNREALIZED G/L UR	41,571.24		183,123.62
05/26/16	UNREALIZED G/L UR		103,421.46	79,702.16
05/26/16	UNREALIZED G/L UR	23,333.31		103,035.47
05/30/16	UNREALIZED G/L UR		69,018.40	34,017.07
06/02/16	UNREALIZED G/L UR	40,734.23		74,751.30
06/02/16	UNREALIZED G/L UR		1,948.50	72,802.80
06/09/16	UNREALIZED G/L UR	68,193.28		140,996.08
06/16/16	UNREALIZED G/L UR		119,230.56	21,765.52
06/23/16	UNREALIZED G/L UR	71,864.01		93,629.53
06/23/16	UNREALIZED G/L UR		0.12	93,629.41
06/29/16	UNREALIZED G/L UR		23,699.55	69,929.86
06/30/16	UNREALIZED G/L UR	134.01		70,063.87
07/07/16	UNREALIZED G/L UR		44,699.51	25,364.36
07/14/16	UNREALIZED G/L UR		12,284.81	13,079.55
07/21/16	UNREALIZED G/L UR	15,981.61		29,061.16
07/28/16	UNREALIZED G/L UR		46,224.48	-17,163.32
08/04/16	UNREALIZED G/L UR	55,865.51		38,702.19
08/11/16	UNREALIZED G/L UR		15,786.45	22,915.74

08/18/16	UNREALIZED G/L UR		54,687.39	-31,771.65
08/25/16	UNREALIZED G/L UR	110,331.22		78,559.57
08/30/16	UNREALIZED G/L UR	14,109.50		92,669.07
09/01/16	UNREALIZED G/L UR	575.53		93,244.60
09/08/16	UNREALIZED G/L UR	87,787.24		181,031.84
09/15/16	UNREALIZED G/L UR	456.88		181,488.72
09/15/16	UNREALIZED G/L UR	202,477.75		383,966.47
09/22/16	UNREALIZED G/L UR	89,914.28		473,880.75
09/29/16	UNREALIZED G/L UR		304,546.74	169,334.01
10/06/16	UNREALIZED G/L UR	38,105.04		207,439.05
10/13/16	UNREALIZED G/L UR	75,691.08		283,130.13
10/20/16	UNREALIZED G/L UR	28,327.31		311,457.44
10/27/16	UNREALIZED G/L UR	60,220.07		371,677.51
10/28/16	UNREALIZED G/L UR	20,430.13		392,107.64
11/03/16	UNREALIZED G/L UR	10,903.30		403,010.94
11/10/16	UNREALIZED G/L UR	182,070.80		585,081.74
11/17/16	UNREALIZED G/L UR	9,512.11		594,593.85
11/17/16	UNREALIZED G/L UR	6,531.17		601,125.02
11/24/16	UNREALIZED G/L UR	60,722.75		661,847.77
11/29/16	UNREALIZED G/L UR	1,862.63		663,710.40
	Sub-total	1,777,876.62	1,026,877.31	750,999.31
	GL A/C:1915 COMMISSION ADJUSTMENT			140.33
01/04/16	INVESTMENT TRANSACTION COSTS		140.33	0.00
06/30/16	INVESTMENT TRANSACTION COSTS	88.28		88.28
07/01/16	REVERSE INVESTMENT TRANSACTION COSTS		88.28	0.00

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	Sub-total	88.28	228.61	-140.33	0.00
	GL A/C:2260 REDEMPTIONS PAYABLE - DOMEST				-1,711.33
01/04/16	WC CAD	1,711.33			0.00
01/07/16	REDEMPTION PAYABLE		57,465.23		-57,465.23
01/11/16	WC CAD	6,829.66			-50,635.57
01/13/16	WC CAD	50,635.57			0.00
01/14/16	REDEMPTION PAYABLE		41,536.05		-41,536.05
01/18/16	WC CAD	3,879.14			-37,656.91
01/21/16	WC CAD	37,656.91			0.00
01/21/16	REDEMPTION PAYABLE		49,389.75		-49,389.75
01/28/16	WC CAD	49,389.75			0.00
01/28/16	REDEMPTION PAYABLE		259,609.49		-259,609.49
02/01/16	WC CAD	1,911.85			-257,697.64

02/03/16	WC CAD	257,697.64		0.00
02/04/16	REDEMPTION PAYABLE		138,401.95	-138,401.95
02/08/16	WC CAD	5,711.33		-132,690.62
02/11/16	WC CAD	132,690.62		0.00
02/11/16	REDEMPTION PAYABLE		53,017.61	-53,017.61
02/17/16	WC CAD	2,708.62		-50,308.99
02/18/16	REDEMPTION PAYABLE		15,379.14	-65,688.13
02/18/16	WC CAD	50,308.99		-15,379.14
02/22/16	WC CAD	3,879.14		-11,500.00
02/24/16	WC CAD	11,500.00		0.00
02/25/16	REDEMPTION PAYABLE		36,387.25	-36,387.25
02/29/16	WC CAD	1,961.82		-34,425.43
03/02/16	WC CAD	34,425.43		0.00
03/03/16	REDEMPTION PAYABLE		1,165,517.78	-1,165,517.78
03/07/16	WC CAD	5,711.33		-1,159,806.45
03/09/16	WC CAD	1,159,806.45		0.00
03/10/16	REDEMPTION PAYABLE		233,851.30	-233,851.30
03/14/16	WC CAD	222,533.37		-11,317.93
03/14/16	WC CAD	2,708.62		-8,609.31
03/16/16	WC CAD	8,609.31		0.00
03/17/16	REDEMPTION PAYABLE		53,455.79	-53,455.79
03/21/16	WC CAD	19,937.41		-33,518.38
03/21/16	WC CAD	8,518.38		-25,000.00
03/23/16	WC CAD	25,000.00		0.00
03/23/16	REDEMPTION PAYABLE		27,161.82	-27,161.82
03/28/16	WC CAD	1,961.82		-25,200.00
03/31/16	WC CAD	25,200.00		0.00
03/31/16	REDEMPTION PAYABLE		156,827.22	-156,827.22
04/04/16	WC CAD	5,711.33		-151,115.89
04/04/16	WC CAD	29,303.36		-121,812.53
04/06/16	WC CAD	121,812.53		0.00
04/07/16	REDEMPTION PAYABLE		162,708.62	-162,708.62
04/11/16	WC CAD	2,708.62		-160,000.00
04/13/16	WC CAD	160,000.00		0.00
04/14/16	REDEMPTION PAYABLE		44,404.23	-44,404.23
04/18/16	WC CAD	8,518.38		-35,885.85
04/20/16	WC CAD	35,885.85		0.00
04/21/16	REDEMPTION PAYABLE		204,945.15	-204,945.15
04/25/16	WC CAD	51,147.15		-153,798.00
04/27/16	WC CAD	153,798.00		0.00
04/28/16	REDEMPTION PAYABLE		46,104.77	-46,104.77
05/02/16	WC CAD	4,276.23		-41,828.54
05/04/16	WC CAD	41,828.54		0.00

05/05/16	REDEMPTION PAYABLE		96,640.97	-96,640.97
05/09/16	WC CAD	5,711.33		-90,929.64
05/11/16	WC CAD	90,929.64		0.00
05/12/16	REDEMPTION PAYABLE		167,522.02	-167,522.02
05/16/16	WC CAD	2,579.18		-164,942.84
05/18/16	WC CAD	164,942.84		0.00
05/19/16	REDEMPTION PAYABLE		8,518.38	-8,518.38
05/24/16	WC CAD	8,518.38		0.00
05/26/16	REDEMPTION PAYABLE		34,509.56	-34,509.56
05/30/16	WC CAD	9,509.56		-25,000.00
06/01/16	WC CAD	25,000.00		0.00
06/02/16	REDEMPTION PAYABLE		5,711.33	-5,711.33
06/06/16	WC CAD	5,711.33		0.00
06/09/16	REDEMPTION PAYABLE		87,564.00	-87,564.00
06/13/16	WC CAD	2,579.18		-84,984.82
06/14/16	WC CAD	25,000.00		-59,984.82
06/15/16	WC CAD	59,984.82		0.00

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06/16/16	REDEMPTION PAYABLE		23,619.53		-23,619.53
06/20/16	WC CAD	8,518.38			-15,101.15
06/22/16	WC CAD	15,101.15			0.00
06/23/16	REDEMPTION PAYABLE		45,800.00		-45,800.00
06/27/16	WC CAD	800.00			-45,000.00
06/29/16	WC CAD	45,000.00			0.00
06/29/16	REDEMPTION PAYABLE		25,587.56		-25,587.56
07/04/16	WC CAD	15,087.56			-10,500.00
07/06/16	WC CAD	10,500.00			0.00
07/07/16	REDEMPTION PAYABLE		28,969.18		-28,969.18
07/11/16	WC CAD	3,119.18			-25,850.00
07/13/16	WC CAD	25,850.00			0.00
07/14/16	REDEMPTION PAYABLE		6,359.14		-6,359.14
07/18/16	WC CAD	6,359.14			0.00
07/26/16	WC CAD	10.00			10.00
07/28/16	REDEMPTION PAYABLE		70,621.23		-70,611.23
08/02/16	WC CAD	14,176.23			-56,435.00
08/04/16	WC CAD	56,445.00			10.00
08/04/16	REDEMPTION PAYABLE		108,124.82		-108,114.82
08/08/16	WC CAD	5,711.33			-102,403.49
08/08/16	WC CAD	100,413.49			-1,990.00

08/10/16	WC CAD	2,000.00		10.00
08/11/16	SB RD		10.00	0.00
08/11/16	REDEMPTION PAYABLE		669,460.22	-669,460.22
08/15/16	WC CAD	3,305.49		-666,154.73
08/17/16	WC CAD	666,154.73		0.00
08/18/16	REDEMPTION PAYABLE		6,359.14	-6,359.14
08/22/16	WC CAD	6,359.14		0.00
08/25/16	REDEMPTION PAYABLE		527,509.56	-527,509.56
08/29/16	WC CAD	17,509.56		-510,000.00
08/31/16	WC CAD	510,000.00		0.00
09/01/16	REDEMPTION PAYABLE		41,295.39	-41,295.39
09/06/16	WC CAD	5,711.33		-35,584.06
09/08/16	REDEMPTION PAYABLE		388,505.49	-424,089.55
09/08/16	WC CAD	35,584.06		-388,505.49
09/12/16	WC CAD	3,305.49		-385,200.00
09/12/16	WC CAD	16,000.00		-369,200.00
09/13/16	WC CAD	17,000.00		-352,200.00
09/14/16	WC CAD	352,200.00		0.00
09/15/16	REDEMPTION PAYABLE		8,559.14	-8,559.14
09/19/16	WC CAD	8,559.14		0.00
09/22/16	REDEMPTION PAYABLE		90,542.05	-90,542.05
09/26/16	WC CAD	800.00		-89,742.05
09/28/16	WC CAD	89,742.05		0.00
09/29/16	REDEMPTION PAYABLE		83,431.47	-83,431.47
10/03/16	WC CAD	14,026.23		-69,405.24
10/05/16	WC CAD	69,405.24		0.00
10/06/16	REDEMPTION PAYABLE		12,020.33	-12,020.33
10/11/16	WC CAD	5,136.33		-6,884.00
10/13/16	REDEMPTION PAYABLE		28,305.49	-35,189.49
10/13/16	WC CAD	6,884.00		-28,305.49
10/17/16	WC CAD	3,305.49		-25,000.00
10/19/16	WC CAD	25,000.00		0.00
10/20/16	REDEMPTION PAYABLE		228,710.23	-228,710.23
10/24/16	WC CAD	15,023.03		-213,687.20
10/24/16	WC CAD	8,559.14		-205,128.06
10/26/16	WC CAD	205,128.06		0.00
10/28/16	REDEMPTION PAYABLE		108,442.94	-108,442.94
10/31/16	WC CAD	54,000.00		-54,442.94
10/31/16	WC CAD	13,676.23		-40,766.71
11/01/16	WC CAD	14,375.57		-26,391.14
11/02/16	WC CAD	26,391.14		0.00
11/03/16	REDEMPTION PAYABLE		28,947.94	-28,947.94
11/07/16	WC CAD	5,786.33		-23,161.61

11/09/16	WC CAD	23,161.61		0.00
11/10/16	REDEMPTION PAYABLE		14,665.49	-14,665.49
11/14/16	WC CAD	3,305.49		-11,360.00
11/15/16	WC CAD	10,260.00		-1,100.00
11/16/16	WC CAD	1,100.00		0.00
11/17/16	REDEMPTION PAYABLE		70,220.98	-70,220.98
11/22/16	WC CAD	6,359.14		-63,861.84
11/23/16	WC CAD	63,861.84		0.00
11/24/16	REDEMPTION PAYABLE		318,530.90	-318,530.90
11/28/16	WC CAD	17,009.56		-301,521.34
11/28/16	WC CAD	15,000.00		-286,521.34
11/29/16	REDEMPTION PAYABLE		2,200.00	-288,721.34
11/30/16	WC CAD	286,521.34		-2,200.00

JAN-06-17 11:21 am

REQUESTED BY: APHILIP

ACCOUNT: Crystal Enlightened

GL ANALYSIS REPORT

PAGE: 27

FROM 01/01/16 TO 11/30/16

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
	Sub-total	6,082,938.96	6,083,427.63	-488.67	-2,200.00
	GL A/C:2350 PAYABLE - DISTRIBUTIONS				1.47
01/28/16	DISTRIBUTION		294,942.00		-294,940.53
01/28/16	REINVESTED DISTRIBUTION	294,599.61			-340.92
02/01/16	WC CAD	342.44			1.52
02/25/16	REINVESTED DISTRIBUTION	54,161.77			54,163.29
02/25/16	DISTRIBUTION		54,220.00		-56.71
02/29/16	WC CAD	58.20			1.49
03/23/16	REINVESTED DISTRIBUTION	320,064.10			320,065.59
03/23/16	DISTRIBUTION		321,457.00		-1,391.41
03/28/16	WC CAD	1,392.81			1.40
04/21/16	REINVESTED DISTRIBUTION	0.03			1.43
04/28/16	REINVESTED DISTRIBUTION	260,982.94			260,984.37
04/28/16	NON-RESIDENT TAX ON DIST	70.96			261,055.33
04/28/16	DISTRIBUTION		262,104.00		-1,048.67
05/02/16	WC CAD	1,121.01			72.34
05/05/16	re-class distribution		70.96		1.38
05/26/16	NON-RESIDENT TAX ON DIST	58.33			59.71
05/26/16	REINVESTED DISTRIBUTION	238,644.24			238,703.95
05/26/16	DISTRIBUTION		239,558.00		-854.05
05/30/16	WC CAD	913.65			59.60
06/02/16	re-class distribution		58.33		1.27
06/29/16	DISTRIBUTION		495,082.00		-495,080.73
06/29/16	REINVESTED DISTRIBUTION	490,902.46			-4,178.27
06/29/16	NON-RESIDENT TAX ON DIST	112.38			-4,065.89

06/29/16	re-class distribution		112.38	-4,178.27
07/04/16	WC CAD	4,179.43		1.16
07/28/16	REINVESTED DISTRIBUTION	302,578.23		302,579.39
07/28/16	NON-RESIDENT TAX ON DIST	63.75		302,643.14
07/28/16	re-class distribution		63.75	302,579.39
07/28/16	DISTRIBUTION		305,863.04	-3,283.65
08/02/16	WC CAD	2,828.73		-454.92
08/25/16	re-class distribution		16.14	-471.06
08/25/16	NON-RESIDENT TAX ON DIST	16.14		-454.92
08/25/16	REINVESTED DISTRIBUTION	78,083.71		77,628.79
08/25/16	DISTRIBUTION		78,745.32	-1,116.53
08/29/16	WC CAD	661.63		-454.90
09/29/16	DISTRIBUTION		126,496.77	-126,951.67
09/29/16	re-class distribution		25.86	-126,977.53
09/29/16	NON-RESIDENT TAX ON DIST	25.86		-126,951.67
09/29/16	REINVESTED DISTRIBUTION	125,636.35		-1,315.32
10/03/16	WC CAD	860.55		-454.77
10/27/16	DISTRIBUTION		86,898.37	-87,353.14
10/28/16	REINVESTED DISTRIBUTION	86,273.33		-1,079.81
10/28/16	NON-RESIDENT TAX ON DIST	44.44		-1,035.37
10/31/16	WC CAD	580.56		-454.81
11/24/16	NON-RESIDENT TAX ON DIST	16.30		-438.51
11/24/16	REINVESTED DISTRIBUTION	33,243.62		32,805.11
11/24/16	DISTRIBUTION		33,730.67	-925.56
11/28/16	WC CAD	470.60		-454.96
11/29/16	adjust reinvested distribution	2.10		-452.86
	Sub-total	2,298,990.26	2,299,444.59	-454.33
	GL A/C:2560 TAX WITHHELD ON DISTRIBUTION			0.00
04/28/16	NON-RESIDENT TAX ON DIST		70.96	-70.96
05/02/16	WX CAD	70.96		0.00
05/26/16	NON-RESIDENT TAX ON DIST		58.33	-58.33
05/30/16	WX CAD	58.33		0.00
06/29/16	NON-RESIDENT TAX ON DIST		112.38	-112.38
07/04/16	WX CAD	112.38		0.00
07/28/16	NON-RESIDENT TAX ON DIST		63.75	-63.75
08/02/16	WX CAD	63.75		0.00
08/25/16	NON-RESIDENT TAX ON DIST		16.14	-16.14
08/29/16	WX CAD	16.14		0.00
09/29/16	NON-RESIDENT TAX ON DIST		25.86	-25.86
10/03/16	WX CAD	25.86		0.00
10/28/16	NON-RESIDENT TAX ON DIST		44.44	-44.44
10/31/16	WX CAD	44.44		0.00
11/24/16	NON-RESIDENT TAX ON DIST		16.30	-16.30

11/28/16 WX CAD 16.30 0.00

JAN-06-17 11:21 am GL ANALYSIS REPORT PAGE: 28

REQUESTED BY: APHILIP FROM 01/01/16 TO 11/30/16

ACCOUNT: Crystal Enlightened

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
	Sub-total		408.16	408.16	0.00
	GL A/C:2700 ACCRUED MANAGEMENT FEES				-28,952.05
01/01/16	Management Fees with GST		1,239.81		-30,191.86
01/04/16	Management Fees with GST		3,719.43		-33,911.29
01/05/16	Commercial mortgage		3,767.73		-37,679.02
01/05/16	WX CAD	32,719.61			-4,959.41
01/05/16	Management Fees with GST		1,239.81		-6,199.22
01/06/16	Management Fees with GST		1,239.81		-7,439.03
01/07/16	Management Fees with GST		1,239.81		-8,678.84
01/08/16	Management Fees with GST		1,247.39		-9,926.23
01/11/16	Management Fees with GST		3,742.18		-13,668.41
01/12/16	Management Fees with GST		1,247.39		-14,915.80
01/13/16	Management Fees with GST		1,247.39		-16,163.19
01/14/16	Management Fees with GST		1,247.39		-17,410.58
01/15/16	Management Fees with GST		1,254.74		-18,665.32
01/18/16	Management Fees with GST		3,764.22		-22,429.54
01/19/16	Management Fees with GST		1,254.74		-23,684.28
01/20/16	Management Fees with GST		1,254.74		-24,939.02
01/21/16	Management Fees with GST		1,254.74		-26,193.76
01/22/16	Management Fees with GST		1,278.10		-27,471.86
01/25/16	Management Fees with GST		3,834.29		-31,306.15
01/26/16	Management Fees with GST		1,278.10		-32,584.25
01/27/16	Management Fees with GST		1,278.10		-33,862.35
01/28/16	Management Fees with GST		1,278.10		-35,140.45
01/28/16	MANAGEMENT FEE REBATE	6,790.86			-28,349.59
01/28/16	WX CAD	25,000.00			-3,349.59
01/29/16	Management Fees with GST		1,293.53		-4,643.12
02/01/16	Management Fees with GST		3,880.58		-8,523.70
02/02/16	Management Fees with GST		1,293.53		-9,817.23
02/03/16	Management Fees with GST		1,293.53		-11,110.76
02/04/16	ACCRUED GST- MGMT FEES RECLASS	339.54			-10,771.22
02/04/16	Management Fees with GST		1,293.53		-12,064.75
02/05/16	Management Fees with GST		1,300.67		-13,365.42
02/05/16	WX CAD	6,780.86			-6,584.56
02/08/16	Management Fees with GST		3,902.01		-10,486.57
02/09/16	Management Fees with GST		1,300.67		-11,787.24
02/10/16	Accrued Management Fee Adj.		2,477.28		-14,264.52

This is Exhibit "83" referred to
in the Affidavit of Michael Ho
sworn before me, this
17th day of April , 2017


A COMMISSIONER FOR TAKING AFFIDAVITS

Lily Julia Ho, a Commissioner, etc.,
Province of Ontario, for the Government of Ontario,
Ontario Securities Commission.
Expires May 31, 2017.

BDO0011899/1

From: Clayton Smith <claytons@crystalwealth.com>
Sent time: 03/28/2016 08:07:06 AM
To: Mastroianni, Selena
Subject: Re: Crystal Wealth Mortgage Strategy - Outstanding Items

Hi Selena,

Please see below.

Clayton Smith, CAIA
 Chief Executive Officer
 Crystal Wealth
 3385 Harvester Road, Suite 200
 Burlington, ON L7N 3N2
 (P) 905-332-4414
 (C) 905-517-6172
 (F) 905-332-6028
 (TF) 877-299-2854

www.crystalwealth.com

If you no longer wish to receive electronic communications from Crystal Wealth, please reply with UNSUBSCRIBE as the subject.

On Mar 27, 2016, at 9:37 AM, Mastroianni, Selena <smastroianni@bdo.ca> wrote:

Hi Clayton,

I hope you are having an enjoyable Easter!

Please find below a few follow up questions regarding Crystal Wealth Mortgage Strategy. If you could please provide this information at your earliest convenience, it would be greatly appreciated.

Crystal Wealth Mortgage Strategy:

1. We will require confirmations for the loans receivable noted below. If you could please send email confirmations and CC me, it would be greatly appreciated:
 - Pond Biofuels
 - MCS Noxrecovery
 - MCS Energy

Why do you require confirmations when you've reviewed the loan documents? I can get these, of course, but they may come in after the due date for filing with OSC.

2. Please confirm the loan receivable from Crystal Wealth Media Strategy re: A Good Day's Work of \$1,750,000 is included in account 2570 Intra Fund Loans Payable in Crystal Wealth Media Strategy.

These are not related. The inter fund loans amount is strictly amounts lent between the funds. The Media Loan carried in the Mortgage Fund is owned by the Mortgage Fund and the Media Fund has no involvement in that loan.

3. Due from related parties includes \$2,010,275 due from Crystal Wealth Medical Strategy and \$3,756,898 due from Crystal Wealth Media Strategy. When were these amounts advanced? Were they advanced near the end of the year?

They were advanced in the 4th quarter. The loan amounts fluctuate as amounts are needed in the various funds.

4. Please provide details regarding Acct 5992 HST expense of \$37,692. Is this HST paid on management fees and mortgage service and administration fees?

I believe this amount is only applicable to the HST on mortgage service and admin fees as the HST on management fees is included

in the management fees expense account.

Best regards,
Selena

Selena Mastroianni CPA, CA
Senior Accountant
BDO Canada LLP
smastroianni@bdo.ca

3115 Harvester Road
Suite 400
Burlington ON L7M 3N8
Canada
Tel: 905 639 9500, Ext. 3794
Fax: 905 633 4039
www.bdo.ca

♻️ Before you print think about the environment

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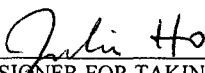
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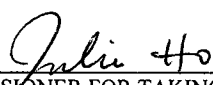
This is Exhibit "84" referred to
in the Affidavit of Michael Ho
sworn before me, this
17th day of April , 2017


A COMMISSIONER FOR TAKING AFFIDAVITS

Lily Julia Ho, a Commissioner, etc.,
Province of Ontario, for the Government of Ontario,
Ontario Securities Commission.
Expires May 31, 2017.

CW Fund Cash and Investments Balance on April 4, 2017							
Financial Institution	Account Holder	Account No.	Cash	Investment	Interest Accruals	Total	Ref.
TD Bank Group	Crystal Wealth Mortgage Strategy	5266530-0125	9,994.47	-	-	9,994.47	EML2489/4
Interactive Brokers Canada Inc.	ACM Growth Fund	U1446894	-	-	-	-	EML2496
Interactive Brokers Canada Inc.	Crystal Wealth Strategic Yield Media Fund	U4657920	337,044.94	-	23.16	337,068.10	EML2504
Interactive Brokers Canada Inc.	Crystal Wealth Medical Income Fund	U4895282	304,922.79	-	17.38	304,940.17	EML2510
Interactive Brokers Canada Inc.	Crystal Enlightened Resource and Precious Metals Fund	U4804316	101,676.35	279,814.95	9.10	381,482.20	EML2502
NBCN Inc.	Crystal Wealth Media Strategy	27Q003E	(157,099.12)	1,042,228.21	-	885,129.09	NBC471
NBCN Inc.	Crystal Wealth Media Strategy	27Q003F	22.53	-	-	22.53	NBC471
NBCN Inc.	Crystal Wealth Mortgage Strategy	27Q050E	1,783,878.23	2,046,798.57	-	3,830,676.80	NBC471
NBCN Inc.	Crystal Wealth Mortgage Strategy	27Q050F	-	-	-	-	NBC471
NBCN Inc.	Crystal Enlightened Resource & Precious Metal Fund	27Q070E	82,714.68	1,238,296.19	-	1,321,010.87	NBC471
NBCN Inc.	Crystal Enlightened Resource & Precious Metal Fund	27Q070F	1,306.40	-	-	1,306.40	NBC471
NBCN Inc.	Crystal Wealth Medical Strategy	27Q080E	45,143.30	1,545,357.06	-	1,590,500.36	NBC471
NBCN Inc.	Crystal Wealth Medical Strategy	27Q080F	8.87	-	-	8.87	NBC471
NBCN Inc.	Crystal Wealth Enlightened Factoring Strategy	27Q090E	83,919.97	3,118,194.88	-	3,202,114.85	NBC471
NBCN Inc.	Crystal Wealth Enlightened Factoring Strategy	27Q090F	(33.97)	800,000.00	-	799,966.03	NBC471
NBCN Inc.	ACM Growth Fund	27QA23E	(760,386.10)	11,829,505.65	-	11,069,119.55	NBC471
NBCN Inc.	ACM Growth Fund	27QA23F	(225,369.27)	353,600.57	-	128,231.30	NBC471
NBCN Inc.	ACM Income Fund	27QA24E	142,268.00	10,395,924.98	-	10,538,192.98	NBC471
NBCN Inc.	ACM Income Fund	27QA24F	2,180.48	-	-	2,180.48	NBC471
NBCN Inc.	Crystal Wealth High Yield Mortgage Strategy	27QB26E	254,387.52	1,373,706.49	-	1,628,094.01	NBC471
NBCN Inc.	Crystal Wealth High Yield Mortgage Strategy	27QB26F	-	-	-	-	NBC471
NBCN Inc.	Crystal Enlightened Bullion Fund	27QC25E	264,263.96	-	-	264,263.96	NBC471
NBCN Inc.	Crystal Enlightened Bullion Fund	27QC25F	(6,380.78)	-	-	(6,380.78)	NBC471
NBCN Inc.	Absolute Sustainable Dividend Fund	27QD93A	361,449.13	1,348,685.14	-	1,710,134.27	NBC471
NBCN Inc.	Absolute Sustainable Dividend Fund	27QD93B	133,511.67	3,470,118.60	-	3,603,630.27	NBC471
NBCN Inc.	Absolute Sustainable Property Fund	27QD94A	189,179.68	-	-	189,179.68	NBC471
NBCN Inc.	Absolute Sustainable Property Fund	27QD94B	-	-	-	-	NBC471
NBCN Inc.	Crystal Wealth Enlightened Hedge Fund	27QF14E	453,296.83	172,823.00	-	626,119.83	NBC471
NBCN Inc.	Crystal Wealth Enlightened Hedge Fund	27QF14F	48.60	5,750,000.00	-	5,750,048.60	NBC471
NBCN Inc.	Crystal Wealth Infrastructure Strategy	27QG01E	1,725,878.43	-	-	1,725,878.43	NBC471
NBCN Inc.	Crystal Wealth Infrastructure Strategy	27QG01F	0.96	-	-	0.96	NBC471
NBCN Inc.	Crystal Wealth Conscious Capital Strategy	27QH93E	28,223.25	-	-	28,223.25	NBC471
NBCN Inc.	Crystal Wealth Conscious Capital Strategy	27QH93F	-	-	-	-	NBC471
			5,156,051.80	44,765,054.29	31.44	49,921,137.53	

This is Exhibit "85" referred to
in the Affidavit of Michael Ho
sworn before me, this
17th day of April , 2017


A COMMISSIONER FOR TAKING AFFIDAVITS

Lily Julia Ho, a Commissioner, etc.,
Province of Ontario, for the Government of Ontario,
Ontario Securities Commission.
Expires May 31, 2017.



TD Bank Group
Global Security and Investigations
3500 Steeles Avenue East, Tower 1 Level 1
Markham, Ontario L3R 2Z1
T:1-866-891-9297 F: 416-982-5600

April 5, 2017

David Adler | Ontario Securities Commission | Enforcement | Assistant Investigator
20 Queen Street West, 22nd Floor | Toronto ON M5H 3S8
416-593-8342 | dadler@osc.gov.on.ca

Hello David,

RE: PRODUCTION ORDER WITH RESPECT TO: (CRYSTAL WEALTH MORTGAGE STRATEGY)

As per your production order, please note the follow required information:

CRYSTAL WEALTH MORTGAGE STRATEGY	
Account Number	Balance of account
5266530-1025	9,994.47

If you have any questions or concerns, please do not hesitate to contact me.

This is Exhibit "86" referred to
in the Affidavit of Michael Ho
sworn before me, this
17th day of April, 2017



A COMMISSIONER FOR TAKING AFFIDAVITS

Lily Julia Ho, a Commissioner, etc.,
Province of Ontario, for the Government of Ontario,
Ontario Securities Commission.
Expires May 31, 2017.



Activity Statement

April 4, 2017

Interactive Brokers Canada Inc.
1800 McGill College Avenue, Suite 2106, Montreal, Quebec,
Canada H3A 3J6

Account Information

Name	ACM Growth Fund
Account	U1446894
Investment Advisor	Crystal Wealth Management System Limited
Account Type	Advisor Client
Customer Type	Trust
Account Capabilities	Margin
Trading Permissions	SSF, Stocks, Options, Warrants, Cash Forex, Futures
Base Currency	CAD

Net Asset Value

	April 3, 2017	April 4, 2017			Change	Change in NAV	Total
	Total	Long	Short	Total			
Cash	0.00	0.00	0.00	0.00	0.00	Starting Value	0.00
Total	0.00	0.00	0.00	0.00	0.00	Ending Value	0.00

Time Weighted Rate of Return	0.00%
------------------------------	-------

Mark-to-Market Performance Summary

Symbol	Quantity		Price		Position	Mark-to-Market P/L				Code
	Prior	Current	Prior	Current		Transaction	Commissions	Other	Total	
Forex										
CAD	0.00	0.00	1.0000	1.0000	0.00	0.00	0.00	0.00	0.00	
USD	0.00	0.00	1.3382	1.3403	0.00	0.00	0.00	0.00	0.00	
Total					0.00	0.00	0.00	0.00	0.00	
Total (All Assets)					0.00	0.00	0.00	0.00	0.00	

Realized & Unrealized Performance Summary

Symbol	Cost Adj.	Realized					Unrealized					Total	Code
		S/T Profit	S/T Loss	L/T Profit	L/T Loss	Total	S/T Profit	S/T Loss	L/T Profit	L/T Loss	Total		
Forex													
USD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total (All Assets)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

Cash Report

	Total	Month to Date	Year to Date
Base Currency Summary			
Starting Cash	0.00		

Other Fees	0.00	0.00	-30.92
Ending Cash	0.00		
Ending Settled Cash	0.00		

Codes

Code	Meaning	Code (Cont.)	Meaning (Cont.)
A	Assignment	LI	Last In, First Out (LIFO) tax basis election
AEx	Automatic exercise for dividend-related recommendation.	LT	Long Term P/L
Adj	Adjustment	Lo	Direct Loan
Al	Allocation	M	Entered manually by IB
Aw	Away Trade	MEx	Manual exercise for dividend-related recommendation.
B	Automatic Buy-in	ML	Maximize Losses tax basis election
Bo	Direct Borrow	MLG	Maximize Long Term Gain tax basis election
C	Closing Trade	MLL	Maximize Long Term Loss tax basis election
CD	Cash Delivery	MSG	Maximize Short Term Gain tax basis election
CP	Complex Position	MSL	Maximize Short Term Loss tax basis election
Ca	Cancelled	O	Opening Trade
Co	Corrected Trade	P	Partial Execution
Cx	Part or all of this transaction was a Crossing executed as dual agent by IB for two IB customers	PI	Price Improvement
ETF	ETF Creation/Redemption	Po	Interest or Dividend Accrual Posting
Ep	Resulted from an Expired Position	Pr	Part or all of this transaction was executed by the Exchange as a Crossing by IB against an IB affiliate and is therefore classified as a Principal and not an agency trade
Ex	Exercise	R	Dividend Reinvestment
G	Trade in Guaranteed Account Segment	RED	Redemption to Investor
HC	Highest Cost tax basis election	Re	Interest or Dividend Accrual Reversal
HFI	Investment Transferred to Hedge Fund	Ri	Reimbursement
HFR	Redemption from Hedge Fund	SI	This order was solicited by Interactive Brokers
I	Internal Transfer	SL	Specific Lot tax basis election
IA	This transaction was executed against an IB affiliate	SO	This order was marked as solicited by your Introducing Broker
INV	Investment Transfer from Investor	SS	Customer designated this trade for shortened settlement and so is subject to execution at prices above the prevailing market
L	Ordered by IB (Margin Violation)	ST	Short Term P/L
LD	Adjusted by Loss Disallowed from Wash Sale	T	Transfer

Notes/Legal Notes

Notes

1. Most stock exchange transactions settle on the trade date plus three business days. Options, futures, and US open-end mutual fund transactions settle on trade date plus one business day. (Some exchanges and other transaction types may have longer or shorter settlement periods. For instance, stock transactions on XETRA settle on trade date plus two business days.) Ending settled cash reflects the cash that has actually settled.
2. Initial and maintenance margin requirements are available within the Account Window of the Trader Workstation.
3. Quantities preceded by a "-" sign indicate sell transactions. Other transactions are purchases.
- 4.

In case of partial executions, commissions are charged on the total quantity executed on the original order. The commission is displayed on the first partial execution only.

5. Each closed lot indicated above with a reference to note (6) was chosen by the end of the trading day to be sold versus the specific opening purchase identified in that row.
6. Trade execution times are displayed in Eastern Time.
7. Applicable commodity Regulatory Fees for your transactions are available on the IB website at www.interactivebrokers.com/en/accounts/fees/exchangeAndRegulatoryFees.php.
8. Borrow Fee Rate represents the cost to borrow stock expressed in percent per annum. It is applied to the cash collateral amount on the stock borrow contract and is separate from any interest earned on credit cash balances. Similarly, Loan Fee Rate represents the benefit to lend stock. A positive rate indicates a cost to the borrower/benefit to the lender and a negative rate indicates a benefit to the borrower/cost to the lender. In general, the fee rates for hard-to-borrow stocks are higher than for normal availability stocks.
9. Interest Rate on Customer Collateral represents the interest paid on the collateral posted to the customer's account and received from lending stock. A positive rate indicates a benefit to the lender.
10. The closing prices on this Activity Statement are indicative and may come from third-party sources. Interactive Brokers does not warrant the accuracy of the prices provided by third-party sources.
11. For clients whose accounts are being managed by an advisor, trades shown may be part of a larger trade that was allocated across multiple client accounts, based on an allocation algorithm specified by the advisor prior to execution of the trade. Times shown are times that trades were allocated to your account. Execution time on the relevant market center is available upon your request.
12. If you specified that your advisor is to receive a per-trade advisory fee, please note that the figures in the "Commiss" column in the transaction listings are gross amounts that include both IB's brokerage commission for the trade as well as the advisor's per-trade fee. IB receives its standard published brokerage commissions on your trades (see www.interactivebrokers.com). To determine the advisor's per-trade fee for any trade, subtract IB's standard commission from the amount shown.
13. Please note that the "cost" of a security position refers to its "book cost" which means, in the case of a long security position, the total amount paid for the security, including any transaction charges related to the purchase and in the case of a short security position, the total amount received for the security, net of any transaction charges related to the sale, adjusted for distributions (other than dividends for short security position), returns of capital and corporate actions. In the case of securities transferred in, "cost" may in some instances refer to the market value of the security position as at the date of transfer and in such cases, market value information will be used to estimate part or all of the book cost of the relevant security position unless IBC reasonably believes it cannot determine the book cost of such security position. Accordingly, the stated cost may not be appropriate for account performance or tax reporting purposes.

Fixed Income Notes

1. Call features for bonds or preferred stocks may affect the yield. For zero coupon, compound interest and multiplier securities, there are no periodic payments and securities may be callable below maturity value without notice to holder unless registered. For asset-backed securities, the actual yield may vary depending on the speed at which the underlying note is pre-paid. For additional information regarding bond yield, please contact the IB Help Desk at: help@interactivebrokers.com. If this debt security is unrated by a nationally recognized statistical rating organization, it may pose a high risk of default. You should consult a financial advisor to determine whether unrated bonds are appropriate for your portfolio in light of your goals and your financial circumstances.

Legal Notes

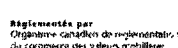
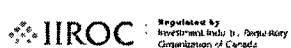
1. Please promptly report any inaccuracy or discrepancy in this statement, or in your account. Contact the IB Customer Service Department in writing using the form available on the IB website. You may also contact IB by phone, but if you report an error by phone, you should re-confirm such oral communication in writing in order to protect your rights.

Interactive Brokers Canada Inc., www.interactivebrokers.ca, 877-745-4222 (Can.)

2. Interactive Brokers Group, Inc. (IBKR-NASDAQ) is a related or connected issuer of Interactive Brokers Canada Inc.
3. Trades marked with the exchange indicator of TMBR were effected by Interactive Brokers Canada Inc. ("IB" or "IB Canada") as agent through a market making affiliate, which acted as principal in the transaction and may have a long or short position in the security and may have profited or lost in connection with the transaction.
4. All Volume Weighted Average Price (VWAP) trades are effected pursuant to an average price formula based on a reference price provided by a third-party data provider. Additional information about reference prices are available upon request. IB, as agent, effects VWAP transactions through a market making affiliate, which acts as principal in such transactions and may have a long or short position in the security and may have profited or lost in connection with the transaction.
5. IB accepts liquidity rebates or other order flow payments from Alternative Trading Systems, market makers and exchanges for certain orders in stocks. IB receives payment for some option orders pursuant to exchange-mandated marketing fee

programs or other arrangements. To the extent permissible under exchange rules, IB may direct customer option orders for execution against its market making affiliate Timber Hill LLC, which acts as principal and may earn a profit or incur a loss. The source and nature of any compensation received by IB in connection with any transaction is available upon written request of the customer. For further information, check the IB website and the Order Routing and Payment for Order Flow Disclosure provided when you opened your account and annually or email help@interactivebrokers.com.

6. For security futures trades, if not already indicated on this statement, information about the time of any transaction, the identity of the counterparty to the transaction, and whether IB is acting as agent or principal, as agent for the counterparty, as agent for both parties to the contract, or as principal, and if acting as principal, whether the transaction was a block transaction or an exchange for physicals transaction, will be available upon written request of the customer.
7. Interactive Brokers Canada Inc. offers "Order-Execution Only Accounts." This is an order execution only account. In addition, Customer is requested to promptly advise IB Canada of any material change in Customer's investment objectives or financial situation.
8. Any free credit balances represent funds payable on demand which, although properly recorded in our books, are not segregated and may be used in the conduct of our business.
9. The audited financial summary statements of Interactive Brokers Canada Inc. and a list of the Partners/Directors/Officers (PDOs) of Interactive Brokers Canada Inc. are available upon request.
10. We are required to disclose to the Canada Revenue Agency all transactions involving the disposition of securities. Therefore we recommend that you keep your statements for tax purposes.
11. Customers' accounts are protected by the Canadian Investor Protection Fund within specified limits. A brochure describing the nature and limits of coverage is available upon request.
12. In accordance with IIROC Rule 29.26, Interactive Brokers Canada Inc. is required to provide you with the following Leverage Risk Disclosure Statement: Using borrowed money to finance the purchase of securities involves greater risk than using cash resources only. If you borrow money to purchase securities, your responsibility to repay the loan and pay interest as required by its terms remains the same even if the value of the securities purchased declines.
13. **If this portfolio statement differs from your records, please report the differences directly to our external auditors. If no differences are reported, they will assume this portfolio statement is correct.** Deloitte s.e.n.c.r.l., Alicia Ying, Assurance & Advisory Services, aying@deloitte.ca, Telephone: 514-393-7390, Fax: 514-390-4113
14. Interactive Brokers LLC provides execution, clearing and custody services to Interactive Brokers Canada Inc.
15. Interactive Brokers Canada Inc. is a member of the Investment Industry Regulatory Organization of Canada (IIROC) and Member – Canadian Investor Protection Fund. Trading of securities and derivatives may involve a high degree of risk and investors should be prepared for the risk of losing their entire investment and losing further amounts. Interactive Brokers Canada Inc. is an execution-only dealer and does not provide investment advice or recommendations regarding the purchase or sale of any securities or derivatives. Our registered office is located at 1800 McGill College Avenue, Suite 2106, Montreal, Quebec, H3A 3J6, Canada.



This is Exhibit "87" referred to
in the Affidavit of Michael Ho
sworn before me, this
17th day of April, 2017



A COMMISSIONER FOR TAKING AFFIDAVITS

Lily Julia Ho, a Commissioner, etc.,
Province of Ontario, for the Government of Ontario,
Ontario Securities Commission.
Expires May 31, 2017.



Activity Statement

April 4, 2017

Interactive Brokers Canada Inc.
1800 McGill College Avenue, Suite 2106, Montreal, Quebec,
Canada H3A 3J6

Account Information

Name	Crystal Wealth Strategic Yield Media Fund
Account	U4657920
Investment Advisor	Crystal Wealth Management System Limited
Account Type	Advisor Client
Customer Type	Trust
Account Capabilities	Margin
Trading Permissions	SSF, Stocks, Warrants, Cash Forex, Futures
Base Currency	CAD

Net Asset Value

	April 3, 2017		April 4, 2017		Change	Change in NAV	Total
	Total		Long	Short			
Cash	352,268.83		337,044.94	0.00	337,044.94	-15,223.89	
Interest Accruals	21.68		23.16	0.00	23.16	1.48	
Total	352,290.51		337,068.10	0.00	337,068.10	-15,222.41	
Time Weighted Rate of Return					-4.32%		
						Starting Value	352,290.51
						Mark-to-Market	-15,223.89
						Change in Interest	1.45
						Accruals	
						Other FX Translations	0.03
						Ending Value	337,068.10

Mark-to-Market Performance Summary

Symbol	Quantity		Price		Position	Mark-to-Market P/L				Total	Code
	Prior	Current	Prior	Current		Transaction	Commissions	Other			
Futures											
CDM7	79	79	0.7478	0.74635	-15,353.14	0.00	0.00	0.00	-15,353.14		
Total					-15,353.14	0.00	0.00	0.00	-15,353.14		
Forex											
CAD	269,909.72	269,909.72	1.0000	1.0000	0.00	0.00	0.00	0.00	0.00		
USD	61,544.70	50,089.70	1.3382	1.3403	129.24	0.00	0.00	0.00	129.24		
Total					129.24	0.00	0.00	0.00	129.24		
Total (All Assets)					-15,223.89	0.00	0.00	0.00	-15,223.89		

Realized & Unrealized Performance Summary

Symbol	Cost Adj.	Realized					Unrealized					Total	Code
		S/T Profit	S/T Loss	L/T Profit	L/T Loss	Total	S/T Profit	S/T Loss	L/T Profit	L/T Loss	Total		
Futures													
CDM7	0.00	0.00	0.00	0.00	0.00	0.00	27,771.23	-3,065.67	0.00	0.00	24,705.56	24,705.56	

Total	0.00	0.00	0.00	0.00	0.00	0.00	27,771.23	-3,065.67	0.00	0.00	24,705.56	24,705.56
Forex												
USD	0.00	109.25	0.00	0.00	0.00	109.25	346.50	0.00	0.00	0.00	346.50	455.76
Total	0.00	109.25	0.00	0.00	0.00	109.25	346.50	0.00	0.00	0.00	346.50	455.76
Total (All Assets)	0.00	109.25	0.00	0.00	0.00	109.25	28,117.73	-3,065.67	0.00	0.00	25,052.07	25,161.32

Month & Year to Date Performance Summary

Symbol	Description	Mark-to-Market		Realized S/T		Realized L/T	
		MTD	YTD	MTD	YTD	MTD	YTD
Futures							
CDH7	CAD 14MAR17	0.00	-35,433.56	0.00	-65,172.03	0.00	0.00
CDM7	CAD 20JUN17	-73,497.93	23,835.07	0.00	0.00	0.00	0.00
Total		-73,497.93	-11,598.50	0.00	-65,172.03	0.00	0.00
Total (All Assets)		-73,497.93	-11,598.50	0.00	-65,172.03	0.00	0.00

Cash Report

	Total	Month to Date	Year to Date
Base Currency Summary			
Starting Cash	352,268.83		
Commissions	0.00	0.00	-555.93
Deposits	0.00	0.00	50,000.00
Broker Interest Paid and Received	0.00	0.00	60.77
Cash Settling MTM	-15,353.14	-73,497.93	-11,042.57
Cash FX Translation Gain/Loss	129.24		
Ending Cash	337,044.94		
Ending Settled Cash	352,398.07		
CAD			
Starting Cash	269,909.72		
Deposits	0.00	0.00	50,000.00
Ending Cash	269,909.72		
Ending Settled Cash	269,909.72		
USD			
Starting Cash	61,544.70		
Commissions	0.00	0.00	-413.28
Broker Interest Paid and Received	0.00	0.00	45.96
Cash Settling MTM	-11,455.00	-54,905.00	-4,828.85
Ending Cash	50,089.70		
Ending Settled Cash	61,544.70		

Open Positions

Symbol	Open	Quantity	Mult	Cost Price	Cost Basis	Close Price	Value	Unrealized P/L	Code
Futures									
USD									
+CDM7	-	79	100,000	0.7440167	5,877,732.14	0.74635	5,896,165.00	18,432.86	
Total					5,877,732.14		5,896,165.00	18,432.86	

Symbol	Open	Quantity	Mult	Cost Price	Cost Basis	Close Price	Value	Unrealized P/L	Code
Total in CAD					7,877,924.39		7,902,629.95	24,705.56	

Forex Balances

Description	Open	Quantity	Cost Price	Cost Basis in CAD	Close Price	Value in CAD	Unrealized P/L in CAD	Code
Forex								
CAD								
CAD	-	269,909.72	0.0000	0.00	1.0000	269,909.72	0.00	
+USD	-	50,089.70	1.3333823	-66,788.71	1.3403	67,135.22	346.50	
Total				-66,788.71		337,044.94	346.50	

Interest Accruals

Base Currency Summary

Starting Accrual Balance	21.68
Interest Accrued	1.45
Accrual Reversal	0.00
FX Translation	0.03
Ending Accrual Balance	23.16

USD

Starting Accrual Balance	16.20
Interest Accrued	1.08
Accrual Reversal	0.00
Ending Accrual Balance	17.28
Ending Accrual Balance in CAD	23.16

Financial Instrument Information

Symbol	Description	Conid	Multiplier	Expiry	Delivery Month	Code
Futures						
CDM7	CAD 20JUN17	132757397	100,000	2017-06-20	2017-06	

Base Currency Exchange Rate

Currency	Rate
AUD	1.013800
BRL	0.433260
CHF	1.337800
CNH	0.194850
CNY	0.194600
CZK	0.052919
DKK	0.192380
EUR	1.430600
GBP	1.667200
HKD	0.172470
HUF	0.004619
ILS	0.367030
INR	0.020594
JPY	0.012103
KRW	0.001191

MXN	0.071217
NOK	0.156030
NZD	0.934600
PLN	0.336720
RUB	0.023897
SEK	0.148780
SGD	0.958340
THB	0.038887
USD	1.340300
ZAR	0.098357

Codes

Code	Meaning	Code (Cont.)	Meaning (Cont.)
A	Assignment	LI	Last In, First Out (LIFO) tax basis election
AEx	Automatic exercise for dividend-related recommendation.	LT	Long Term P/L
Adj	Adjustment	Lo	Direct Loan
AI	Allocation	M	Entered manually by IB
Aw	Away Trade	MEx	Manual exercise for dividend-related recommendation.
B	Automatic Buy-in	ML	Maximize Losses tax basis election
Bo	Direct Borrow	MLG	Maximize Long Term Gain tax basis election
C	Closing Trade	MLL	Maximize Long Term Loss tax basis election
CD	Cash Delivery	MSG	Maximize Short Term Gain tax basis election
CP	Complex Position	MSL	Maximize Short Term Loss tax basis election
Ca	Cancelled	O	Opening Trade
Co	Corrected Trade	P	Partial Execution
Cx	Part or all of this transaction was a Crossing executed as dual agent by IB for two IB customers	PI	Price Improvement
ETF	ETF Creation/Redemption	Po	Interest or Dividend Accrual Posting
Ep	Resulted from an Expired Position	Pr	Part or all of this transaction was executed by the Exchange as a Crossing by IB against an IB affiliate and is therefore classified as a Principal and not an agency trade
Ex	Exercise	R	Dividend Reinvestment
G	Trade in Guaranteed Account Segment	RED	Redemption to Investor
HC	Highest Cost tax basis election	Re	Interest or Dividend Accrual Reversal
HFI	Investment Transferred to Hedge Fund	Ri	Reimbursement
HFR	Redemption from Hedge Fund	SI	This order was solicited by Interactive Brokers
I	Internal Transfer	SL	Specific Lot tax basis election
IA	This transaction was executed against an IB affiliate	SO	This order was marked as solicited by your Introducing Broker
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Legal Notes

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Regulated by
Investment Industry Regulatory
Organization of Canada



Réglementée par
l'organisme canadien de réglementation
du commerce des valeurs mobilières



This is Exhibit "88" referred to
in the Affidavit of Michael Ho
sworn before me, this
17th day of April , 2017



A COMMISSIONER FOR TAKING AFFIDAVITS

Lily Julia Ho, a Commissioner, etc.,
Province of Ontario, for the Government of Ontario,
Ontario Securities Commission.
Expires May 31, 2017.



Activity Statement

April 4, 2017

Interactive Brokers Canada Inc.
1800 McGill College Avenue, Suite 2106, Montreal, Quebec,
Canada H3A 3J6

Account Information

Name	Crystal Wealth Medical Income Fund
Account	U4895282
Investment Advisor	Crystal Wealth Management System Limited
Account Type	Advisor Client
Customer Type	Trust
Account Capabilities	Margin
Trading Permissions	Stocks,Options,Warrants,Cash Forex,Futures
Base Currency	CAD

Net Asset Value

	April 3, 2017	April 4, 2017		Change	Change in NAV	Total
	Total	Long	Short			
Cash	319,003.02	304,922.79	0.00	304,922.79	-14,080.24	319,020.38
Interest Accruals	17.36	17.38	0.00	17.38	0.03	
Total	319,020.38	304,940.17	0.00	304,940.17	-14,080.21	-14,080.24
Time Weighted Rate of Return				-4.41%	Other FX Translations	0.03
					Ending Value	304,940.17

Mark-to-Market Performance Summary

Symbol	Quantity		Price		Position	Mark-to-Market P/L				Total	Code
	Prior	Current	Prior	Current		Transaction	Commissions	Other			
Futures											
CDM7	73	73	0.7478	0.74635	-14,187.08	0.00	0.00	0.00	-14,187.08		
Total					-14,187.08	0.00	0.00	0.00	-14,187.08		
Forex											
CAD	250,921.06	250,921.06	1.0000	1.0000	0.00	0.00	0.00	0.00	0.00		
USD	50,875.78	40,290.78	1.3382	1.3403	106.84	0.00	0.00	0.00	106.84		
Total					106.84	0.00	0.00	0.00	106.84		
Total (All Assets)					-14,080.24	0.00	0.00	0.00	-14,080.24		

Realized & Unrealized Performance Summary

Symbol	Cost Adj.	Realized					Unrealized					Total	Code
		S/T Profit	S/T Loss	L/T Profit	L/T Loss	Total	S/T Profit	S/T Loss	L/T Profit	L/T Loss	Total		
Futures													
CDM7	0.00	0.00	0.00	0.00	0.00	0.00	26,296.68	-572.82	0.00	0.00	25,723.87	25,723.87	
Total	0.00	0.00	0.00	0.00	0.00	0.00	26,296.68	-572.82	0.00	0.00	25,723.87	25,723.87	
Forex													
USD	0.00	73.08	0.00	0.00	0.00	73.08	289.15	0.00	0.00	0.00	289.15	362.23	

Total	0.00	73.08	0.00	0.00	0.00	73.08	289.15	0.00	0.00	0.00	289.15	362.23
Total (All Assets)	0.00	73.08	0.00	0.00	0.00	73.08	26,585.83	-572.82	0.00	0.00	26,013.02	26,086.10

Month & Year to Date Performance Summary

Symbol	Description	Mark-to-Market		Realized S/T		Realized L/T	
		MTD	YTD	MTD	YTD	MTD	YTD
Futures							
CDH7	CAD 14MAR17	0.00	-26,406.86	0.00	-51,996.12	0.00	0.00
CDM7	CAD 20JUN17	-67,915.81	24,901.43	0.00	0.00	0.00	0.00
Total		-67,915.81	-1,505.43	0.00	-51,996.12	0.00	0.00
Total (All Assets)		-67,915.81	-1,505.43	0.00	-51,996.12	0.00	0.00

Cash Report

	Total	Month to Date	Year to Date
Base Currency Summary			
Starting Cash	319,003.02		
Commissions	0.00	0.00	-476.97
Broker Interest Paid and Received	0.00	0.00	49.83
Cash Settling MTM	-14,187.08	-67,915.81	-1,028.46
Cash FX Translation Gain/Loss	106.84		
Ending Cash	304,922.79		
Ending Settled Cash	319,109.86		
CAD			
Starting Cash	250,921.06		
Ending Cash	250,921.06		
Ending Settled Cash	250,921.06		
USD			
Starting Cash	50,875.78		
Commissions	0.00	0.00	-354.24
Broker Interest Paid and Received	0.00	0.00	37.68
Cash Settling MTM	-10,585.00	-50,735.00	2,451.12
Ending Cash	40,290.78		
Ending Settled Cash	50,875.78		

Open Positions

Symbol	Open	Quantity	Mult	Cost Price	Cost Basis	Close Price	Value	Unrealized P/L	Code
Futures									
USD									
+CDM7	-	73	100,000	0.7437209	5,429,162.38	0.74635	5,448,355.00	19,192.62	
Total					5,429,162.38		5,448,355.00	19,192.62	
Total in CAD					7,276,706.34		7,302,430.21	25,723.87	

Forex Balances

Description	Open	Quantity	Cost Price	Cost Basis in CAD	Close Price	Value in CAD	Unrealized P/L in CAD	Code
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Forex

CAD

CAD	-	250,921.06	0.0000	0.00	1.0000	250,921.06	0.00
+USD	-	40,290.78	1.3331234	-53,712.58	1.3403	54,001.73	289.15
Total				-53,712.58		304,922.79	289.15

Interest Accruals

Base Currency Summary

Starting Accrual Balance	17.36
Interest Accrued	0.00
Accrual Reversal	0.00
FX Translation	0.03
Ending Accrual Balance	17.38

USD

Starting Accrual Balance	12.97
Interest Accrued	0.00
Accrual Reversal	0.00
Ending Accrual Balance	12.97
Ending Accrual Balance in CAD	17.38

Financial Instrument Information

Symbol	Description	Conid	Multiplier	Expiry	Delivery Month	Code
Futures						
CDM7	CAD 20JUN17	132757397	100,000	2017-06-20	2017-06	

Base Currency Exchange Rate

Currency	Rate
AUD	1.013800
BRL	0.433260
CHF	1.337800
CNH	0.194850
CNY	0.194600
CZK	0.052919
DKK	0.192380
EUR	1.430600
GBP	1.667200
HKD	0.172470
HUF	0.004619
ILS	0.367030
INR	0.020594
JPY	0.012103
KRW	0.001191
MXN	0.071217
NOK	0.156030
NZD	0.934600
PLN	0.336720
RUB	0.023897

SEK	0.148780
SGD	0.958340
THB	0.038887
USD	1.340300
ZAR	0.098357

Codes

Code	Meaning	Code (Cont.)	Meaning (Cont.)
A	Assignment	LI	Last In, First Out (LIFO) tax basis election
AEx	Automatic exercise for dividend-related recommendation.	LT	Long Term P/L
Adj	Adjustment	Lo	Direct Loan
Al	Allocation	M	Entered manually by IB
Aw	Away Trade	MEx	Manual exercise for dividend-related recommendation.
B	Automatic Buy-in	ML	Maximize Losses tax basis election
Bo	Direct Borrow	MLG	Maximize Long Term Gain tax basis election
C	Closing Trade	MLL	Maximize Long Term Loss tax basis election
CD	Cash Delivery	MSG	Maximize Short Term Gain tax basis election
CP	Complex Position	MSL	Maximize Short Term Loss tax basis election
Ca	Cancelled	O	Opening Trade
Co	Corrected Trade	P	Partial Execution
Cx	Part or all of this transaction was a Crossing executed as dual agent by IB for two IB customers	PI	Price Improvement
ETF	ETF Creation/Redemption	Po	Interest or Dividend Accrual Posting
Ep	Resulted from an Expired Position	Pr	Part or all of this transaction was executed by the Exchange as a Crossing by IB against an IB affiliate and is therefore classified as a Principal and not an agency trade
Ex	Exercise	R	Dividend Reinvestment
G	Trade in Guaranteed Account Segment	RED	Redemption to Investor
HC	Highest Cost tax basis election	Re	Interest or Dividend Accrual Reversal
HFI	Investment Transferred to Hedge Fund	Ri	Reimbursement
HFR	Redemption from Hedge Fund	SI	This order was solicited by Interactive Brokers
I	Internal Transfer	SL	Specific Lot tax basis election
IA	This transaction was executed against an IB affiliate	SO	This order was marked as solicited by your Introducing Broker
INV	Investment Transfer from Investor	SS	Customer designated this trade for shortened settlement and so is subject to execution at prices above the prevailing market
L	Ordered by IB (Margin Violation)	ST	Short Term P/L
LD	Adjusted by Loss Disallowed from Wash Sale	T	Transfer

Notes/Legal Notes

Notes

- Most stock exchange transactions settle on the trade date plus three business days. Options, futures, and US open-end mutual fund transactions settle on trade date plus one business day. (Some exchanges and other transaction types may have longer or shorter settlement periods. For instance, stock transactions on XETRA settle on trade date plus two business days.) Ending settled cash reflects the cash that has actually settled.
- Initial and maintenance margin requirements are available within the Account Window of the Trader Workstation.

3. Quantities preceded by a "-" sign indicate sell transactions. Other transactions are purchases.
4. In case of partial executions, commissions are charged on the total quantity executed on the original order. The commission is displayed on the first partial execution only.
5. Each closed lot indicated above with a reference to note (6) was chosen by the end of the trading day to be sold versus the specific opening purchase identified in that row.
6. Trade execution times are displayed in Eastern Time.
7. Applicable commodity Regulatory Fees for your transactions are available on the IB website at www.interactivebrokers.com/en/accounts/fees/exchangeAndRegulatoryFees.php.
8. Borrow Fee Rate represents the cost to borrow stock expressed in percent per annum. It is applied to the cash collateral amount on the stock borrow contract and is separate from any interest earned on credit cash balances. Similarly, Loan Fee Rate represents the benefit to lend stock. A positive rate indicates a cost to the borrower/benefit to the lender and a negative rate indicates a benefit to the borrower/cost to the lender. In general, the fee rates for hard-to-borrow stocks are higher than for normal availability stocks.
9. Interest Rate on Customer Collateral represents the interest paid on the collateral posted to the customer's account and received from lending stock. A positive rate indicates a benefit to the lender.
10. The closing prices on this Activity Statement are indicative and may come from third-party sources. Interactive Brokers does not warrant the accuracy of the prices provided by third-party sources.
11. For clients whose accounts are being managed by an advisor, trades shown may be part of a larger trade that was allocated across multiple client accounts, based on an allocation algorithm specified by the advisor prior to execution of the trade. Times shown are times that trades were allocated to your account. Execution time on the relevant market center is available upon your request.
12. If you specified that your advisor is to receive a per-trade advisory fee, please note that the figures in the "Commiss" column in the transaction listings are gross amounts that include both IB's brokerage commission for the trade as well as the advisor's per-trade fee. IB receives its standard published brokerage commissions on your trades (see www.interactivebrokers.com). To determine the advisor's per-trade fee for any trade, subtract IB's standard commission from the amount shown.
13. Please note that the "cost" of a security position refers to its "book cost" which means, in the case of a long security position, the total amount paid for the security, including any transaction charges related to the purchase and in the case of a short security position, the total amount received for the security, net of any transaction charges related to the sale, adjusted for distributions (other than dividends for short security position), returns of capital and corporate actions. In the case of securities transferred in, "cost" may in some instances refer to the market value of the security position as at the date of transfer and in such cases, market value information will be used to estimate part or all of the book cost of the relevant security position unless IBC reasonably believes it cannot determine the book cost of such security position. Accordingly, the stated cost may not be appropriate for account performance or tax reporting purposes.

Fixed Income Notes

1. Call features for bonds or preferred stocks may affect the yield. For zero coupon, compound interest and multiplier securities, there are no periodic payments and securities may be callable below maturity value without notice to holder unless registered. For asset-backed securities, the actual yield may vary depending on the speed at which the underlying note is pre-paid. For additional information regarding bond yield, please contact the IB Help Desk at: help@interactivebrokers.com. If this debt security is unrated by a nationally recognized statistical rating organization, it may pose a high risk of default. You should consult a financial advisor to determine whether unrated bonds are appropriate for your portfolio in light of your goals and your financial circumstances.

Legal Notes

1. Please promptly report any inaccuracy or discrepancy in this statement, or in your account. Contact the IB Customer Service Department in writing using the form available on the IB website. You may also contact IB by phone, but if you report an error by phone, you should re-confirm such oral communication in writing in order to protect your rights.
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13. **If this portfolio statement differs from your records, please report the differences directly to our external auditors. If no differences are reported, they will assume this portfolio statement is correct.** Deloitte s.e.n.c.r.l., Alicia Ying, Assurance & Advisory Services, aying@deloitte.ca, Telephone: 514-393-7390, Fax: 514-390-4113
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des marchés des valeurs mobilières



This is Exhibit "89" referred to
in the Affidavit of Michael Ho
sworn before me, this
17th day of April , 2017


A COMMISSIONER FOR TAKING AFFIDAVITS

Lily Julia Ho, a Commissioner, etc.,
Province of Ontario, for the Government of Ontario,
Ontario Securities Commission.
Expires May 31, 2017.



Activity Statement

April 4, 2017

Interactive Brokers Canada Inc.
1800 McGill College Avenue, Suite 2106, Montreal, Quebec, Canada
H3A 3J6

Account Information

Name Crystal Enlightened Resource and Precious Metals Fund
Account U4804316
Investment Advisor Crystal Wealth Management System Limited
Account Type Advisor Client
Customer Type Trust
Account Capabilities Margin
Trading Permissions SSF,Stocks,Options,Warrants,Bonds,Cash Forex,Futures,Futures Options
Base Currency CAD

Net Asset Value

	April 3, 2017	April 4, 2017		Total	Change	Change In NAV	Total
	Total	Long	Short				
Cash	101,616.11	101,676.35	0.00	101,676.35	60.24	Starting Value	381,367.68
Stock	284,370.75	284,345.16	0.00	284,345.16	-25.60	Mark-to-Market	114.53
Options	-4,610.10	0.00	-4,530.21	-4,530.21	79.89	Other FX	
Interest Accruals	-9.09	0.00	-9.10	-9.10	-0.01	Translations	-0.01
Total	381,367.68	386,021.51	-4,539.31	381,482.20	114.52	Ending Value	381,482.20
Time Weighted Rate of Return					0.03%		

Mark-to-Market Performance Summary

Symbol	Quantity		Price		Position	Mark-to-Market P/L			Total	Code
	Prior	Current	Prior	Current		Transaction	Commissions	Other		
Stocks										
AMZ	8,400	8,400	1.2700	1.2200	-420.00	0.00	0.00	0.00	-420.00	
ASQ	69,500	69,500	0.1600	0.1650	347.50	0.00	0.00	0.00	347.50	
BKM	44,000	44,000	0.8600	0.8800	880.00	0.00	0.00	0.00	880.00	
CFB.H	69,351	69,351	0.0450	0.0450	0.00	0.00	0.00	0.00	0.00	
FF	34,700	34,700	0.8300	0.8600	1,041.00	0.00	0.00	0.00	1,041.00	
ICM	201,700	201,700	0.0950	0.0950	0.00	0.00	0.00	0.00	0.00	
IO	25,392	25,392	0.1500	0.1450	-126.96	0.00	0.00	0.00	-126.96	
LGO	8,000	8,000	0.5000	0.5100	80.00	0.00	0.00	0.00	80.00	
LIO	60,000	60,000	0.7800	0.7500	-1,800.00	0.00	0.00	0.00	-1,800.00	
MAD	347,735	347,735	0.1000	0.1000	0.00	0.00	0.00	0.00	0.00	
PLG	33,640	33,640	0.5500	0.5600	336.40	0.00	0.00	0.00	336.40	
RCG	37,700	37,700	0.1950	0.1850	-377.00	0.00	0.00	0.00	-377.00	
RMX	208	208	1.8300	1.7600	-14.56	0.00	0.00	0.00	-14.56	
RRI	57,250	57,250	0.4700	0.4500	-1,145.00	0.00	0.00	0.00	-1,145.00	
SLR	50,990	50,990	0.6000	0.6250	1,292.34	0.00	0.00	0.00	1,292.34	
Total					93.72	0.00	0.00	0.00	93.72	
Equity and Index Options										
JNUG 19JAN18 2.7 P	-50	-50	0.6890	0.6760	87.12	0.00	0.00	0.00	87.12	
Total					87.12	0.00	0.00	0.00	87.12	
Forex										
AUD	-169.44	-169.44	1.0177	1.0138	-118.66	0.00	0.00	0.00	-118.66	

CAD	63,822.11	63,822.11	1.0000	1.0000	0.00	0.00	0.00	0.00	0.00
USD	28,371.28	28,371.28	1.3382	1.3403	52.35	0.00	0.00	0.00	52.35
Total					-66.31	0.00	0.00	0.00	-66.31
Total (All Assets)					114.53	0.00	0.00	0.00	114.53

Realized & Unrealized Performance Summary

Symbol	Cost Adj.	Realized					Unrealized					Total	Total	Code
		S/T Profit	S/T Loss	L/T Profit	L/T Loss	Total	S/T Profit	S/T Loss	L/T Profit	L/T Loss				
Stocks														
AMZ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,247.99	0.00	10,247.99	10,247.99		
ASQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	761.53	-191.10	570.43	570.43		
BKM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-267,342.89	-267,342.89	-267,342.89		
CFB.H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-16,814.34	-16,814.34	-16,814.34		
FF	0.00	0.00	0.00	0.00	0.00	0.00	4,484.84	0.00	0.00	0.00	4,484.84	4,484.84		
ICM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-41,386.65	0.00	0.00	-41,386.65	-41,386.65		
IO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-16,215.57	-16,215.57	-16,215.57		
LGO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-16,391.49	-16,391.49	-16,391.49		
LIO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-9,565.31	0.00	0.00	-9,565.31	-9,565.31		
MAD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-16,947.47	-16,947.47	-16,947.47		
PLG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-16,049.47	-16,049.47	-16,049.47		
RCG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-3,070.89	0.00	0.00	-3,070.89	-3,070.89		
RMX	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-29,119.31	-29,119.31	-29,119.31		
RRI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,289.75	0.00	9,289.75	9,289.75		
SLR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-119,809.57	-119,809.57	-119,809.57		
Total	0.00	0.00	0.00	0.00	0.00	0.00	4,484.84	-54,022.85	20,299.26	-498,881.20	-528,119.94	-528,119.94		
Equity and Index Options														
JNUG														
19JAN18 2.7 P	0.00	0.00	0.00	0.00	0.00	0.00	4,516.35	0.00	0.00	0.00	4,516.35	4,516.35		
Total	0.00	0.00	0.00	0.00	0.00	0.00	4,516.35	0.00	0.00	0.00	4,516.35	4,516.35		
Forex														
AUD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-9.69	0.00	0.00	-9.69	-9.69		
USD	0.00	0.00	0.00	0.00	0.00	0.00	115.28	0.00	0.00	0.00	115.28	115.28		
Total	0.00	0.00	0.00	0.00	0.00	0.00	115.28	-9.69	0.00	0.00	105.59	105.59		
Total (All Assets)	0.00	0.00	0.00	0.00	0.00	0.00	9,116.48	-54,032.54	20,299.26	-498,881.20	-523,498.00	-523,498.00		

Month & Year to Date Performance Summary

Symbol	Description	Mark-to-Market		Realized S/T		Realized L/T	
		MTD	YTD	MTD	YTD	MTD	YTD
Stocks							
AMZ	ALMADEX MINERALS LTD	-420.00	-5,040.00	0.00	0.00	0.00	0.00
ASQ	ASTORIUS RESOURCES LTD	347.50	-2,780.00	0.00	0.00	0.00	0.00
BKM	PACIFIC BOOKER MINERALS INC.	880.00	-2,913.50	0.00	0.00	0.00	-28,298.50
FF	FIRST MINING FINANCE CORP	1,388.00	0.00	0.00	0.00	0.00	0.00
ICM	ICONIC MINERALS LTD	1,008.50	-8,068.00	0.00	0.00	0.00	0.00
IO	INCA ONE GOLD CORP	-253.92	-3,427.92	0.00	0.00	0.00	0.00
LGO	LARGO RESOURCES LTD	80.00	160.00	0.00	0.00	0.00	0.00
LIO	LION ONE METALS LTD	0.00	-12,600.00	0.00	0.00	0.00	0.00
MAD	MIRANDA GOLD CORP	1,738.67	6,954.70	0.00	0.00	0.00	0.00
NUGT	DIREXION DAILY GOLD MINERS I	0.00	10,328.36	0.00	10,365.37	0.00	0.00

PLG	PILOT GOLD INC	-336.40	3,868.60	0.00	0.00	0.00	0.00
RCG	RESOURCE CAPITAL GOLD CORP	-188.50	-1,319.50	0.00	0.00	0.00	0.00
RMX	RUBICON MINERALS CORP	-16.64	-22.88	0.00	0.00	0.00	0.00
RPM	RYE PATCH GOLD CORP	0.00	-1,205.15	0.00	0.00	0.00	13,781.25
RRI	RIVERSIDE RESOURCES INC.	-2,290.00	4,396.48	0.00	0.00	0.00	3,746.73
SLR	SILVER LAKE RESOURCES LTD	2,330.19	-1,049.18	0.00	0.00	0.00	0.00
Total		4,267.40	-12,718.00	0.00	10,365.37	0.00	-10,770.52
Equity and Index Options							
JNUG 180119P00002700	JNUG 19JAN18 2.7 P	459.81	2,695.79	0.00	0.00	0.00	0.00
Total		459.81	2,695.79	0.00	0.00	0.00	0.00
Total (All Assets)		4,727.21	-10,022.22	0.00	10,365.37	0.00	-10,770.52

Cash Report

	Total	Month to Date	Year to Date
Base Currency Summary			
Starting Cash	101,616.11		
Commissions	0.00	0.00	-390.30
Withdrawals	0.00	0.00	-10,000.00
Broker Interest Paid and Received	0.00	0.00	-3.40
Net Trades (Sales)	0.00	0.00	116,332.62
Net Trades (Purchase)	0.00	0.00	-40,108.05
Cash FX Translation Gain/Loss	60.24		
Ending Cash	101,676.35		
Ending Settled Cash	101,676.35		
AUD			
Starting Cash	-169.44		
Broker Interest Paid and Received	0.00	0.00	-0.90
Ending Cash	-169.44		
Ending Settled Cash	-169.44		
CAD			
Starting Cash	63,822.11		
Commissions	0.00	0.00	-344.68
Withdrawals	0.00	0.00	-10,000.00
Broker Interest Paid and Received	0.00	0.00	-6.97
Net Trades (Sales)	0.00	0.00	66,250.00
Ending Cash	63,822.11		
Ending Settled Cash	63,822.11		
USD			
Starting Cash	28,371.28		
Commissions	0.00	0.00	-33.98
Broker Interest Paid and Received	0.00	0.00	3.38
Net Trades (Sales)	0.00	0.00	37,503.12
Net Trades (Purchase)	0.00	0.00	-29,706.46
Ending Cash	28,371.28		
Ending Settled Cash	28,371.28		

Open Positions

Symbol	Open	Quantity	Mult	Cost Price	Cost Basis	Close Price	Value	Unrealized P/L	Code
Stocks									
AUD									
+SLR	-	50,990	1	2.9426839	150,047.45	0.6250	31,868.75	-118,178.70	

Symbol	Open	Quantity	Mult	Cost Price	Cost Basis	Close Price	Value	Unrealized P/L	Code
Total					150,047.45		31,868.75	-118,178.70	
Total in CAD					152,118.11		32,308.54	-119,809.57	
CAD									
+AMZ	-	8,400	1	0.0000015	0.01	1.2200	10,248.00	10,247.99	
+ASQ	-	69,500	1	0.1567924	10,897.08	0.1650	11,467.50	570.43	
+BKM	-	44,000	1	6.9559747	306,062.89	0.8800	38,720.00	-267,342.89	
+CFB.H	-	69,351	1	0.2874527	19,935.14	0.0450	3,120.80	-16,814.34	
+FF	-	34,700	1	0.7307537	25,357.16	0.8600	29,842.00	4,484.84	
+ICM	-	201,700	1	0.3001891	60,548.15	0.0950	19,161.50	-41,386.65	
+IO	-	25,392	1	0.7836093	19,897.41	0.1450	3,681.84	-16,215.57	
+LGO	-	8,000	1	2.5589359	20,471.49	0.5100	4,080.00	-16,391.49	
+LIO	-	60,000	1	0.9094219	54,565.31	0.7500	45,000.00	-9,565.31	
+MAD	-	347,735	1	0.1487367	51,720.97	0.1000	34,773.50	-16,947.47	
+PLG	-	33,640	1	1.0370948	34,887.87	0.5600	18,838.40	-16,049.47	
+RCG	-	37,700	1	0.2664559	10,045.39	0.1850	6,974.50	-3,070.89	
+RMX	-	208	1	141.7566681	29,485.39	1.7600	366.08	-29,119.31	
+RRI	-	57,250	1	0.2877336	16,472.75	0.4500	25,762.50	9,289.75	
Total					660,346.99		252,036.62	-408,310.37	
Total Stocks in CAD					812,465.09		284,345.16	-528,119.94	

Symbol	Open	Quantity	Mult	Cost Price	Cost Basis	Close Price	Value	Unrealized P/L	Code
Equity and Index Options									
USD									
JNUG 19JAN18 2.7 P	2016-01-11, 11.12:18	-50	100	1.3499315	-6,749.66	0.6760	-3,380.00	3,369.66	
Total					-6,749.66		-3,380.00	3,369.66	
Total in CAD					-9,046.57		-4,530.21	4,516.35	

Forex Balances

Description	Open	Quantity	Cost Price	Cost Basis in CAD	Close Price	Value in CAD	Unrealized P/L in CAD	Code
Forex								
CAD								
+AUD	-	-169.44	0.9566185	162.09	1.0138	-171.78	-9.69	
CAD	-	63,822.11	0.0000	0.00	1.0000	63,822.11	0.00	
+USD	-	28,371.28	1.3362368	-37,910.75	1.3403	38,026.03	115.28	
Total				-37,748.66		101,676.35	105.59	

Interest Accruals

Base Currency Summary

Starting Accrual Balance	-9.09
Interest Accrued	0.00
Accrual Reversal	0.00
FX Translation	-0.01
Ending Accrual Balance	-9.10
USD	
Starting Accrual Balance	-6.79
Interest Accrued	0.00
Accrual Reversal	0.00
Ending Accrual Balance	-6.79
Ending Accrual Balance in CAD	-9.10

Financial Instrument Information

Symbol	Description	Conid	Security ID	Multiplier	Code
Stocks					
AMZ	ALMADEX MINERALS LTD	202841900	CA0202891044	1	
ASQ	ASTORIUS RESOURCES LTD	48052638	CA0462961099	1	
BKM	PACIFIC BOOKER MINERALS INC.	26767607	CA69403R1082	1	
CFB.H	CHIEFTAIN METALS CORP	128405841	CA16867Q1000	1	
FF	FIRST MINING FINANCE CORP	189562383	CA3208831014	1	
ICM	ICONIC MINERALS LTD	148163045	CA45107N2059	1	
IO	INCA ONE GOLD CORP	244167711	CA45328X2068	1	
LGO	LARGO RESOURCES LTD	170375660	CA5171034047	1	
LIO	LION ONE METALS LTD	83622577	CA5362161047	1	
MAD	MIRANDA GOLD CORP	26767056	CA6046731031	1	
PLG	PILOT GOLD INC	86603400	CA72154R1038	1	
RCG	RESOURCE CAPITAL GOLD CORP	224162301	CA76124L1040	1	
RMX	RUBICON MINERALS CORP	260070576	CA7809115099	1	
RRI	RIVERSIDE RESOURCES INC.	45999265	CA76926M1023	1	
SLR	SILVER LAKE RESOURCES LTD	47182679	AU000000SLR6	1	

Symbol	Description	Conid	Multiplier	Expiry	Delivery Month	Type	Strike	Code
Equity and Index Options								
JNUG 180119P00002700	JNUG 19JAN18 2.7 P	212605826	100	2018-01-19	2018-01	P	2.7	

Base Currency Exchange Rate

Currency	Rate
AUD	1.013800
BRL	0.433260
CHF	1.337800
CNH	0.194850
CNY	0.194600
CZK	0.052919
DKK	0.192380
EUR	1.430600
GBP	1.667200
HKD	0.172470
HUF	0.004619
ILS	0.367030
INR	0.020594
JPY	0.012103
KRW	0.001191
MXN	0.071217

NOK	0.156030
NZD	0.934600
PLN	0.336720
RUB	0.023897
SEK	0.148780
SGD	0.958340
THB	0.038887
USD	1.340300
ZAR	0.098357

Codes

Code	Meaning	Code (Cont.)	Meaning (Cont.)
A	Assignment	LI	Last In, First Out (LIFO) tax basis election
AEx	Automatic exercise for dividend-related recommendation.	LT	Long Term P/L
Adj	Adjustment	Lo	Direct Loan
Al	Allocation	M	Entered manually by IB
Aw	Away Trade	MEx	Manual exercise for dividend-related recommendation.
B	Automatic Buy-in	ML	Maximize Losses tax basis election
Bo	Direct Borrow	MLG	Maximize Long Term Gain tax basis election
C	Closing Trade	MLL	Maximize Long Term Loss tax basis election
CD	Cash Delivery	MSG	Maximize Short Term Gain tax basis election
CP	Complex Position	MSL	Maximize Short Term Loss tax basis election
Ca	Cancelled	O	Opening Trade
Co	Corrected Trade	P	Partial Execution
Cx	Part or all of this transaction was a Crossing executed as dual agent by IB for two IB customers	PI	Price Improvement
ETF	ETF Creation/Redemption	Po	Interest or Dividend Accrual Posting
Ep	Resulted from an Expired Position	Pr	Part or all of this transaction was executed by the Exchange as a Crossing by IB against an IB affiliate and is therefore classified as a Principal and not an agency trade
Ex	Exercise	R	Dividend Reinvestment
G	Trade in Guaranteed Account Segment	RED	Redemption to Investor
HC	Highest Cost tax basis election	Re	Interest or Dividend Accrual Reversal
HFI	Investment Transferred to Hedge Fund	Ri	Reimbursement
HFR	Redemption from Hedge Fund	SI	This order was solicited by Interactive Brokers
I	Internal Transfer	SL	Specific Lot tax basis election
IA	This transaction was executed against an IB affiliate	SO	This order was marked as solicited by your Introducing Broker
INV	Investment Transfer from Investor	SS	Customer designated this trade for shortened settlement and so is subject to execution at prices above the prevailing market
L	Ordered by IB (Margin Violation)	ST	Short Term P/L
LD	Adjusted by Loss Disallowed from Wash Sale	T	Transfer

Notes/Legal Notes

Notes

- Most stock exchange transactions settle on the trade date plus three business days. Options, futures, and US open-end mutual fund transactions settle on trade date plus one business day. (Some exchanges and other transaction types may have longer or shorter settlement periods. For instance, stock transactions on XETRA settle on trade date plus two business days.) Ending settled cash reflects the cash that has actually settled.
- Initial and maintenance margin requirements are available within the Account Window of the Trader Workstation.
- Quantities preceded by a "-" sign indicate sell transactions. Other transactions are purchases.

4. In case of partial executions, commissions are charged on the total quantity executed on the original order. The commission is displayed on the first partial execution only.
5. Each closed lot indicated above with a reference to note (6) was chosen by the end of the trading day to be sold versus the specific opening purchase identified in that row.
6. Trade execution times are displayed in Eastern Time.
7. Applicable commodity Regulatory Fees for your transactions are available on the IB website at www.interactivebrokers.com/en/accounts/fees/exchangeAndRegulatoryFees.php.
8. Borrow Fee Rate represents the cost to borrow stock expressed in percent per annum. It is applied to the cash collateral amount on the stock borrow contract and is separate from any interest earned on credit cash balances. Similarly, Loan Fee Rate represents the benefit to lend stock. A positive rate indicates a cost to the borrower/benefit to the lender and a negative rate indicates a benefit to the borrower/cost to the lender. In general, the fee rates for hard-to-borrow stocks are higher than for normal availability stocks.
9. Interest Rate on Customer Collateral represents the interest paid on the collateral posted to the customer's account and received from lending stock. A positive rate indicates a benefit to the lender.
10. The closing prices on this Activity Statement are indicative and may come from third-party sources. Interactive Brokers does not warrant the accuracy of the prices provided by third-party sources.
11. For clients whose accounts are being managed by an advisor, trades shown may be part of a larger trade that was allocated across multiple client accounts, based on an allocation algorithm specified by the advisor prior to execution of the trade. Times shown are times that trades were allocated to your account. Execution time on the relevant market center is available upon your request.
12. If you specified that your advisor is to receive a per-trade advisory fee, please note that the figures in the "Commiss" column in the transaction listings are gross amounts that include both IB's brokerage commission for the trade as well as the advisor's per-trade fee. IB receives its standard published brokerage commissions on your trades (see www.interactivebrokers.com). To determine the advisor's per-trade fee for any trade, subtract IB's standard commission from the amount shown.
13. Please note that the "cost" of a security position refers to its "book cost" which means, in the case of a long security position, the total amount paid for the security, including any transaction charges related to the purchase and in the case of a short security position, the total amount received for the security, net of any transaction charges related to the sale, adjusted for distributions (other than dividends for short security position), returns of capital and corporate actions. In the case of securities transferred in, "cost" may in some instances refer to the market value of the security position as at the date of transfer and in such cases, market value information will be used to estimate part or all of the book cost of the relevant security position unless IBC reasonably believes it cannot determine the book cost of such security position. Accordingly, the stated cost may not be appropriate for account performance or tax reporting purposes.

Fixed Income Notes

1. Call features for bonds or preferred stocks may affect the yield. For zero coupon, compound interest and multiplier securities, there are no periodic payments and securities may be callable below maturity value without notice to holder unless registered. For asset-backed securities, the actual yield may vary depending on the speed at which the underlying note is pre-paid. For additional information regarding bond yield, please contact the IB Help Desk at: help@interactivebrokers.com. If this debt security is unrated by a nationally recognized statistical rating organization, it may pose a high risk of default. You should consult a financial advisor to determine whether unrated bonds are appropriate for your portfolio in light of your goals and your financial circumstances.

Legal Notes

1. Please promptly report any inaccuracy or discrepancy in this statement, or in your account. Contact the IB Customer Service Department in writing using the form available on the IB website. You may also contact IB by phone, but if you report an error by phone, you should re-confirm such oral communication in writing in order to protect your rights.

Interactive Brokers Canada Inc., www.interactivebrokers.ca, 877-745-4222 (Can.)

2. Interactive Brokers Group, Inc. (IBKR-NASDAQ) is a related or connected issuer of Interactive Brokers Canada Inc.
3. Trades marked with the exchange indicator of TMBR were effected by Interactive Brokers Canada Inc. ("IB" or "IB Canada") as agent through a market making affiliate, which acted as principal in the transaction and may have a long or short position in the security and may have profited or lost in connection with the transaction.
4. All Volume Weighted Average Price (VWAP) trades are effected pursuant to an average price formula based on a reference price provided by a third-party data provider. Additional information about reference prices are available upon request. IB, as agent, effects VWAP transactions through a market making affiliate, which acts as principal in such transactions and may have a long or short position in the security and may have profited or lost in connection with the transaction.
5. IB accepts liquidity rebates or other order flow payments from Alternative Trading Systems, market makers and exchanges for certain orders in stocks. IB receives payment for some option orders pursuant to exchange-mandated marketing fee programs or other arrangements. To the extent permissible under exchange rules, IB may direct customer option orders for execution against its market making affiliate Timber Hill LLC, which acts as principal and may earn a profit or incur a loss. The source and nature of any compensation received by IB in connection with any transaction is available upon written request of the customer. For further information, check the IB website and the Order Routing and Payment for Order Flow Disclosure provided when you opened your account and annually or email help@interactivebrokers.com.
6. For security futures trades, if not already indicated on this statement, information about the time of any transaction, the identity of the counterparty to the transaction, and whether IB is acting as agent or principal, as agent for the counterparty, as agent for both parties to the contract, or as principal, and if acting as principal, whether the transaction was a block transaction or an exchange for physicals transaction, will be available upon written request of the customer.
7. Interactive Brokers Canada Inc. offers "Order-Execution Only Accounts." This is an order execution only account. In addition, Customer is requested to promptly advise IB Canada of any material change in Customer's investment objectives or financial situation.

8. Any free credit balances represent funds payable on demand which, although properly recorded in our books, are not segregated and may be used in the conduct of our business.
9. The audited financial summary statements of Interactive Brokers Canada Inc. and a list of the Partners/Directors/Officers (PDOs) of Interactive Brokers Canada Inc. are available upon request.
10. We are required to disclose to the Canada Revenue Agency all transactions involving the disposition of securities. Therefore we recommend that you keep your statements for tax purposes.
11. Customers' accounts are protected by the Canadian Investor Protection Fund within specified limits. A brochure describing the nature and limits of coverage is available upon request.
12. In accordance with IIROC Rule 29.26, Interactive Brokers Canada Inc. is required to provide you with the following Leverage Risk Disclosure Statement: Using borrowed money to finance the purchase of securities involves greater risk than using cash resources only. If you borrow money to purchase securities, your responsibility to repay the loan and pay interest as required by its terms remains the same even if the value of the securities purchased declines.
13. **If this portfolio statement differs from your records, please report the differences directly to our external auditors. If no differences are reported, they will assume this portfolio statement is correct.** Deloitte s.e.n.c.r.l., Alicia Ying, Assurance & Advisory Services, aying@deloitte.ca, Telephone: 514-393-7390, Fax: 514-390-4113
14. Interactive Brokers LLC provides execution, clearing and custody services to Interactive Brokers Canada Inc.
15. Interactive Brokers Canada Inc. is a member of the Investment Industry Regulatory Organization of Canada (IIROC) and Member – Canadian Investor Protection Fund. Trading of securities and derivatives may involve a high degree of risk and investors should be prepared for the risk of losing their entire investment and losing further amounts. Interactive Brokers Canada Inc. is an execution-only dealer and does not provide investment advice or recommendations regarding the purchase or sale of any securities or derivatives. Our registered office is located at 1800 McGill College Avenue, Suite 2106, Montreal, Quebec, H3A 3J6, Canada.



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Organization of Canada



Réglementé par
l'Organisation canadienne de réglementation
des valeurs mobilières



Generated: 2017-04-05, 16:38:26 EDT

This is Exhibit "90" referred to
in the Affidavit of Michael Ho
sworn before me, this
17th day of April, 2017


A COMMISSIONER FOR TAKING AFFIDAVITS

Lily Julia Ho, a Commissioner, etc.,
Province of Ontario, for the Government of Ontario,
Ontario Securities Commission.
Expires May 31, 2017.

This is Exhibit "91" referred to
in the Affidavit of Michael Ho
sworn before me, this
17th day of April, 2017



A COMMISSIONER FOR TAKING AFFIDAVITS

Lily Julia Ho, a Commissioner, etc.,
Province of Ontario, for the Government of Ontario,
Ontario Securities Commission.
Expires May 31, 2017.

Submission ID: RAQ1466084534686-758

Submission Date: 2016-06-28 09:51:48.303

GENERAL SECTION: QUESTIONS FOR ALL REGISTRANTS**Certification**

This certification must be completed by your ultimate designated person.

- ☒ I certify that I have reviewed the Risk Assessment Questionnaire completed by our firm. To the best of my knowledge, the responses to the Risk Assessment Questionnaire are complete, accurate, free from any misstatements and are not misleading in any respect.

Name: Clayton Smith

Phone number: 905-332-4414

Date: 2016-06-27

Important information

This questionnaire is intended for investment fund managers, portfolio managers, exempt market dealers, restricted portfolio managers, and restricted dealers. Please verify the information below. If there are any discrepancies, contact Susan Pawelek at (416) 593-3680, Jeff Sockett at (416) 593-8162, or Louise Harris at (416) 593-2359 immediately, and do not proceed with answering the questions.

Company name: CRYSTAL WEALTH MANAGEMENT SYSTEM LIMITED

NRD number: 8000

Registered as

- Investment fund manager ☒
- Portfolio manager ☒
- Exempt market dealer ☒
- Restricted portfolio manager ☐
- Restricted dealer ☐

NRD: National Registration Database

Question 1 – Revenue

Fill in the table below.

	Amount in financial (fiscal) year 2015 (in CAD dollars)	Amount in financial (fiscal) year 2014 (in CAD dollars)
Total gross revenue of your firm	\$2,489,310.00	\$1,906,461.00
Specified Ontario revenue	\$2,489,310.00	\$1,803,512.00

Specified Ontario revenue: Definition of specified Ontario revenue can be found under section 1.1 of Ontario Securities Commission (OSC) Rule 13-502 Fees. Refer to the OSC website for the rule http://www.osc.gov.on.ca/en/SecuritiesLaw_rule_20150416_13-502_fees.htm

Question 2 – Board of directors

(A) Does your firm have a board?

☒ a) Yes☐ b) No

(B) Fill in the table below.

Enter zero in the fields that are not applicable to you.

Total number of board of directors	Number of board of directors who are independent of your firm, entities related to your firm and your investment funds
1	0

Question 3 – Special committees

Does your firm have committees responsible for the following functions? Check all that apply.

- ☒ a) Risk management
- ☒ b) Policy review
- ☒ c) New product review
- ☒ d) Investment
- ☒ e) Valuation
- ☒ f) Audit
- ☒ g) Other - provide details in comment box below
- ☐ h) None

Other committees that your firm has

Marketing and Administration

Questions 4 to 7 below relate to registrants that advise or deal in derivatives, or act as a counterparty or otherwise participate in a transaction involving derivatives.

Question 4 – Over-the-counter (OTC) derivatives

Do you deal, advise or act as a counterparty in transactions involving OTC derivatives? Check all that apply.

- ☐ a) Yes - we deal in OTC derivatives
- ☐ b) Yes - we advise in OTC derivatives
- ☐ c) Yes - we are a counterparty to transactions involving OTC derivatives
- ☐ d) Yes - other, please briefly explain in comment box below
- ☒ e) No

Question 5 – Exchange-traded derivatives (commodity futures contracts and options)

Do you deal or advise in exchange-traded derivatives? Check all that apply.

- ☐ a) Yes - we deal in exchange-traded derivatives
- ☒ b) Yes - we advise in exchange-traded derivatives
- ☐ c) Yes - other, please briefly explain in comment box below
- ☐ d) No

We only advise in exchange-traded derivatives for several of our investment funds and only use currency futures to hedge foreign exchange exposure on non-Canadian assets. We do not advise in exchange-traded derivatives for speculative purposes.

Question 6 – Reporting counterparties

If you answered yes to question 4, are you a **reporting counterparty** or do you anticipate becoming a reporting counterparty to comply with the OTC derivatives reporting requirements in OSC Rule 91-507 *Trade Repositories and Derivatives Data Reporting (OSC Rule 91-507)*?

- ☐ a) Yes
- ☐ b) No – indicate which firm(s) act(s) as your reporting counterparty in comment box below
- ☒ c) Not applicable – did not answer yes to question 4

A reporting counterparty: A counterparty to a transaction as determined under section 25 of OSC Rule 91-507 that is required to report derivatives data under section 26 of OSC Rule 91-507. Please refer to the OSC website for the rule. http://www.osc.gov.on.ca/en/SecuritiesLaw_rule_20150212_91-507_derivatives-data-reporting.htm

Question 7 – Legal entity identifier

If you answered yes to question 4, do you have a **legal entity identifier** (LEI)?

- ☐ a) Yes
- ☐ b) No
- ☒ c) Not applicable - did not answer yes to question 4

A **legal entity identifier**: A 20-character code used to identify entities that enter into financial transactions. It is an initiative endorsed by the Group of Twenty Finance Ministers and Central Bank Governors (G20) and administered by the Global LEI System as a public good. Refer to the OSC website for further details http://www.osc.gov.on.ca/en/Derivatives_legal-entity-identifier_index.htm

Question 8 – Excess working capital calculation

(A) Has your firm's excess working capital (as calculated using **Form 31-103F1**) been less than zero at any time in the last two years ending March 31, 2016 (including a deficiency that was rectified within 48 hours)?

- ☒ a) Yes - provide details in comment box below
- ☐ b) No

Our firm was capital deficient on June 30, 2014 by \$4,086.

(B) If you answered Yes to Part (A), have you notified the regulator or, in Quebec, the securities regulatory authority of this deficiency?

- ☒ a) Yes
- ☐ b) No
- ☐ c) Not applicable - our firm's excess working capital has not been less than zero in the stated period

Form 31-103F1: Form 31-103F1 Calculation of Excess Working Capital

Question 9 – Marketing

(A) Fill in the table below.

Marketing practice	Does your firm and/or registered individuals use this marketing practice?
Word of mouth	Yes
Cold calling, including the use of telemarketing firms	No
Electronic media (e.g. websites, email)	Yes
Social media sites (e.g. blogs, LinkedIn, Twitter, Facebook)	Yes
Printed media (e.g. newspapers, magazines, brochures, pamphlets)	Yes
Audio/visual media (e.g. TV, radio)	No
Presentations to prospective clients, seminars, conferences, tradeshow booths	Yes
Presentations to prospective clients in conjunction with an issuer	No
Billboards, free bulletin boards in public spaces (e.g. malls, supermarkets, community centres)	No
Other - provide details in comment box below	No

Describe other marketing practices used by your firm:

Question 10 – Referral arrangementsDo you have any **referral arrangements** for which you pay a **referral fee**?

- ☐ a) No
- ☒ b) Yes - fill in parts (A) and (B) below

(A) The total number of referral arrangements as at March 31, 2016:

4

(B) Fill in the table below.

Name of party you have a referral arrangement with	Is the party registered?	If yes, provide the name of the regulator (if other is selected, provide details in the comment box below)	Number of current clients (not the number of client accounts, or the number of client households) that were referred to you	Dollar amount or estimated dollar value of referral fee you paid to the referrer for the year ended March 31, 2016	% of referral fee you paid to the referrer out of the fee or commission that you earned from the arrangement	
Integrity Wealth Management	Yes	FSCO	17	\$6,006.00	31.2	%
Jeffrey Mushaluk	Yes	- provide detail in comment box below	184	\$217,675.56	50.0	%
Trivium Analytics	No	Not Registered	4	\$788.27	25.0	%
Geoff Reiner	Yes	OSC	9	\$190.73	50.0	%
						%
						%
						%
						%
						%
						%
						%
						%
						%
						%
						%
						%
						%
TOTAL			214	\$224,660.56		

Name of other regulator and the registered referral party:

Jeffrey Mushaluk is licensed to sell insurance through the insurance council of British Columbia.

Referral arrangements: For guidance on referral arrangements, please refer to section 13.7 of National Instrument 31-103 *Registration Requirements, Exemptions and Ongoing Registrant Obligations (NI 31-103)* and section 13.7 of the Companion Policy to NI 31-103 on the OSC's website: http://www.osc.gov.on.ca/documents/en/Securities-Category3/ni_20150111_31-103_unofficial-consolidated.pdf

Referral fee means any form of compensation, direct or indirect, and cash or non-cash including but not limited to warrants/options, merchandise, gifts, travel expenses, meals, entertainment, paid for the referral of a client to or from a registrant.

MFDA: Mutual Fund Dealers Association of Canada
IROC: Investment Industry Regulatory Organization of Canada
FSCO: The Financial Services Commission of Ontario
OSFI: The Office of the Superintendent of Financial Institutions
SEC: U.S. Securities and Exchange Commission
FINRA: Financial Industry Regulatory Authority

Question 11 – Finder's fees

Do you have any arrangements for which you pay a **finder's** fee, solicitation fee or similar fee (other than a referral arrangement as described in question 10)?

- ☒ a) No
- ☐ b) Yes - fill in parts (A) and (B) below

(A) The number of finders you have as at March 31, 2016.

(B) Fill in the table below.

Name of party you have a finder arrangement with	Is the party registered?	If yes, provide the name of the regulator (Other - provide details in the comment box below)	Number of current clients (not the number of client accounts, or the number of client households) that were identified as a result of the finder arrangement	Dollar amount of finder's fee you paid to the finder for the year ended March 31, 2016	% of finder's fee you paid to the finder out of the fee or commission that you earned from the arrangement
					%
					%
					%
					%
					%
					%
					%
					%
					%
					%
					%
					%
					%
					%
					%
					%
					%
TOTAL			0	\$0.00	

Name of other regulator and the finder:

A finder: A person who identifies/solicits potential purchasers of securities

MFDA: Mutual Fund Dealers Association of Canada

IIROC: Investment Industry Regulatory Organization of Canada

FSCO: The Financial Services Commission of Ontario

OSFI: The Office of the Superintendent of Financial Institutions

SEC: U.S. Securities and Exchange Commission

FINRA: Financial Industry Regulatory Authority

Question 12 – Cybersecurity

Does your firm do any of the following? Check all that apply.

- ☒ a) Conduct risk assessments to identify cybersecurity threats, vulnerabilities and potential consequences
- ☒ b) Use antivirus software
- ☒ c) Require passwords to gain access to computers and other mobile devices
- ☒ d) Back up data on a daily basis
- ☒ e) Use cloud services (e.g. iCloud or Dropbox)
- ☒ f) Include cybersecurity within due diligence exercise when engaging a third party service provider (i.e. custodians, sub-advisers, etc.)
- ☒ g) Maintain cyber-insurance coverage
- ☒ h) Use encryption on all computers, tablets, smartphones and other electronic devices used to access client information
- ☒ i) Have a response plan for a cybersecurity incident
- ☐ j) Not applicable, we do not do any of the above

Question 13 – Cybersecurity Training

Does your firm have training programs regarding the following? Check all that apply.

- ☒ a) Cybersecurity
- ☒ b) The secured disposal of electronic data storage devices
- ☒ c) Detecting unauthorized activity on networks or devices
- ☒ d) Continued operation during a cybersecurity event
- ☒ e) Oversight of third party information technology or data service providers (e.g. vetting, contract with service provider or vendor, confidentiality agreements)
- ☒ f) Loss of electronic devices (e.g. loss of a device containing personally identifiable information)
- ☒ g) Accessing client communications or client information from a device not dedicated to business usage (e.g. home laptop, public computer at an airport)
- ☐ h) No training programs for any of the above

Question 14 – Complaints

(A) Fill in the table below.

Percentage (%) of complaints (i.e. total number of complaints received divided by total number of clients/investors)	In the twelve month period ending	
	March 31, 2016	March 31, 2015
	0.00 %	0.00 %

(B) Is your firm a participating member of Ombudsman for Banking Services and Investments (OBSI)?

- ☒ a) Yes
- ☐ b) No - my firm deals exclusively with permitted clients other than individuals and the firm is relying on the permitted client exemption as set out in section 13.16(8) of NI 31-103
- ☐ c) No - explain in comment box below
- ☐ d) Not applicable – my firm is registered solely as an investment fund manager

Question 15 - Claims

Which statement best describes any pending litigation and/or claims against your firm?

- ☒ a) No claims or litigation outstanding
- ☐ b) Potentially some claims or litigation outstanding
- ☐ c) Some claims or litigation outstanding
- ☐ d) Potentially significant claim(s) or litigation outstanding
- ☐ e) Significant claim(s) or litigation outstanding

Question 16 – Breaches of securities law

Are you aware of any ongoing or pending investigations, allegations of breaches of securities legislation, or breaches of the rules of an SRO against your firm and/or **specified affiliates**, registered individuals or permitted individuals?

- ☐ a) Yes – the firm, Canadian specified affiliate, registered individual or permitted individual
- ☐ b) Yes – United States specified affiliate
- ☐ c) Yes – foreign specified affiliate
- ☒ d) No

Specified affiliate: A person or company that is a parent of the firm, a **specified subsidiary** of the firm, or a specified subsidiary of the firm's parent.

Specified subsidiary: A person or company of which another person or company has **significant control**.

Significant control: A person or company has significant control of another person or company if the person or company:

- directly or indirectly holds voting securities representing more than 20 per cent of the outstanding voting rights attached to all outstanding voting securities of the other person or company, or
- directly or indirectly is able to elect or appoint a majority of the directors (or individuals performing similar functions or occupying similar positions) of the other person or company.

Question 17 - Compliance staff

(A) Fill in the table below.

Number of full time equivalent (FTE) staff working as part of your firm's compliance function as at March 31, 2016 (e.g. your CCO, employees supporting CCO to carry out compliance duties, registered individual supervising activities of other registered individuals, etc.)	2.25
<i>Example of FTE: Employee A spends 50% of their time on compliance activities. Employee B spends 75% of their time on compliance activities. Employee A + Employee B = 1.25 FTE</i>	
Percentage turnover of compliance staff in the last two years as of March 31, 2016	0.00 %

(B) Has your firm identified a qualified individual who has the experience and education required to act as CCO if the current CCO leaves?

- ☒ a) Yes
- ☐ b) No

Question 18 – Other business activities

Fill in the table below for any of your registered or permitted individuals that engage in other employment or business activities in addition to your firm's registered business activities.

Enter zero in the rows that are not applicable to your firm.

Type of other business activity	Number of registered individuals (including CCO and UDP) that engage in the other business activity
a) Engage in activities in the financial industry and/or licensed in another industry (e.g. insurance, mortgage brokerage, financial planning, real estate, consulting)	2
b) Engage in other activities that may influence potential clients (e.g. teacher, health care provider, trustee, having power of attorney, religious leader, not for profit organization leader)	0
c) Provide other professional services (e.g. practising lawyer, accountant)	0
d) An employee, director, or the mind and management of an issuer product that you distribute	0
e) Engage in business activities other than those described above, provide details in comment box below	4

The four engaged in OBAs identified in (e) own other businesses (such as holding companies) that are completely unrelated to our firm's registered business activities and on which they spend a small proportion of their time (<10%) and therefore do not present a conflict of interest. One of those four individuals is also an occasional yoga and meditation teacher.

Question 19 – Compliance Resources

Describe the compliance resources used to ensure ongoing compliance with securities law:

- ☒ a) Receive training and/or review newsletters or periodic updates from external legal counsel, provide the name of the legal counsel in the comment box below
- ☒ b) Receive training and/or review newsletters or periodic updates from a compliance consultant, provide the name of the compliance consultant in the comment box below
- ☒ c) Internal compliance staff (besides Chief Compliance Officer)
- ☐ d) Internal legal counsel
- ☒ e) Maintain membership in any industry associations (e.g. Portfolio Management Association of Canada, Investment Funds Institute of Canada, Private Capital Markets Association of Canada, National Exempt Market Association)
- ☒ f) Attend OSC Registrant Outreach programme
- ☐ g) Other – provide details in comment box below
- ☐ h) None of the above

Other compliance resources

Name of legal counsel

Borden Ladner Gervais and Margaritis Law

Name of compliance consultant

Compliance Support Services Inc.

Question 20 – Background checks

How do you perform background checks prior to sponsoring an individual for registration? Check all that apply.

- ☒ a) Reference check
- ☒ b) Prior employer check, including obtaining reason why individual left
- ☐ c) Credit check
- ☒ d) Confirmation of proficiency requirements/courses
- ☒ e) Disciplinary history
- ☒ f) Proof of course completion
- ☒ g) A copy of the Form 33-109F1 (termination notice), if applicable
- ☒ h) Other – provide details in comment box below
- ☐ i) Not applicable – do not have any other registered employees

We conduct multiple interviews of the individual with different firm individuals to check for consistency of responses.

Also, the individual must complete form 33-109F4 on which they must disclose any prior bankruptcies or credit proposals, non-payment of a financial obligation >\$10,000, garnishment, judgement, directions to pay as well as a full criminal history disclosure.

IFM SECTION: QUESTIONS FOR INVESTMENT FUND MANAGERS**Certification**

This certification must be completed by your ultimate designated person if your firm **manages non-prospectus qualified funds**.

- ☒ I certify that I have attached the Excel spreadsheet containing all the requested fund-level information for all non-prospectus qualified funds managed by our firm. To the best of my knowledge, the responses to the fund-level questions are complete, accurate, free from any misstatements and are not misleading in any respect.

NAME Clayton Smith

DATE 2016-06-27

Question 1 – Assets under management (AUM)

Fill in the table below for all the funds that you manage.

For investment funds that have a fund-of-fund structure, the AUM should only be counted once if you are the investment fund manager of both the top fund and the underlying fund.

Enter zero in the rows that are not applicable to you.

Type of fund	AUM as at March 31, 2016 (in CAD dollars)	Number of funds as at March 31, 2016	AUM as at March 31, 2015 (in CAD dollars)	Number of funds as at March 31, 2015
--------------	--	---	--	---

Prospectus qualified funds:

Open-end/conventional mutual funds (other than money market funds)	\$0.00	0	\$0.00	0
Money market funds	\$0.00	0	\$0.00	0
Closed-end funds	\$0.00	0	\$0.00	0
Exchange-traded funds	\$0.00	0	\$0.00	0
Commodity pools	\$0.00	0	\$0.00	0
Labour-sponsored investment funds	\$0.00	0	\$0.00	0
Scholarship plans	\$0.00	0	\$0.00	0
Flow-through limited partnerships	\$0.00	0	\$0.00	0
Other - complete row and specify fund type in comment box below	\$0.00	0	\$0.00	0
Sub-total	\$0.00	0	\$0.00	0

Non-prospectus qualified funds:

Alternative strategies funds	\$80,622,085.05	8	\$67,912,308.00	5
Money market funds	\$0.00	0	\$0.00	0
Pooled funds (other than alternative strategies funds or money market funds)	\$51,038,034.79	5	\$45,398,504.00	4
Flow-through limited partnerships	\$0.00	0	\$0.00	0
Other - complete row and specify fund type in comment box below	\$0.00	0	\$0.00	0
Sub-total	\$131,660,119.84	13	\$113,310,812.00	9
Total	\$131,660,119.84	13	\$113,310,812.00	9

Alternative strategies funds: Investment pools that use alternative investment strategies not generally available to traditional mutual funds such as taking both long and short positions and using arbitrage, leverage, options, futures, bonds and other financial instruments to capitalize on market conditions.

If you manage any **non-prospectus qualified funds**, fill in the Excel spreadsheet that was sent to you in an email dated May 18, 2016, and attach the completed spreadsheet using the attach function below – click on the icon with the paperclip to attach your file. (Click on the trash icon to remove the attachment. Click on the eyeglasses icon to open the attachment.)

da_20160518_raa-non-prospectus.xlsx

Types of other prospectus qualified funds

Types of other non-prospectus qualified funds

Question 2 – Business structure

Is your firm also the portfolio manager responsible for managing directly all or some of the funds that you indicated in question 1?

☒ a) Yes – indicate the AUM of those funds in the table below (exclude the AUM managed by third-party portfolio managers)

☐ b) No

Enter zero in the row that is not applicable to you.

Type of fund	AUM as at March 31, 2016 (in CAD dollars)
Prospectus qualified funds	\$0.00
Non-prospectus qualified funds	\$131,660,119.84
Total	\$131,660,119.84

Question 3 – Performance returns

Fill in the tables below for your prospectus qualified and non-prospectus qualified funds (include funds with at least a full year of performance only).

Enter zero in the rows that are not applicable to you.

Prospectus qualified funds			
Range of annual performance returns	Number of funds within annual performance range in calendar year 2015	Number of funds within annual performance range in calendar year 2014	Number of funds within annual performance range in calendar year 2013
Greater than or equal to 80%	0	0	0
60% to less than 80%	0	0	0
40% to less than 60%	0	0	0
20% to less than 40%	0	0	0
0% to less than 20%	0	0	0
-20% to less than 0%	0	0	0
-40% to less than -20%	0	0	0
-60% to less than -40%	0	0	0
-80% to less than -60%	0	0	0
Less than or equal to -80%	0	0	0
Total	0	0	0

Enter zero in the rows that are not applicable to you.

Non-prospectus qualified funds			
Range of annual performance returns	Number of funds within annual performance range in calendar year 2015	Number of funds within annual performance range in calendar year 2014	Number of funds within annual performance range in calendar year 2013
Greater than or equal to 80%	0	0	0
60% to less than 80%	0	0	0
40% to less than 60%	0	0	0
20% to less than 40%	0	0	0
0% to less than 20%	5	4	3
-20% to less than 0%	2	1	0
-40% to less than -20%	0	0	1
-60% to less than -40%	0	0	0
-80% to less than -60%	0	0	0
Less than or equal to -80%	0	0	0
Total	7	5	4

Question 4 – Custodian information

(A) Fill in the table below for your investment funds.

(If your investment funds have a fund-of-fund structure and you are also the investment fund manager of the underlying funds, provide the custodian information separately by using one row for the top funds and another row for the underlying funds. However, if you are not the investment fund manager of the underlying funds, provide the custodian information for the top funds only.)

☐ Not applicable – we do not use a custodian, provide explanation in comment box below , e.g. held in fund's name on issuer's book

Explain why a custodian is not applicable for your investment funds

Full legal name of custodian	Type of investment fund	Amount of assets held with the custodian for each type of fund (i.e. prospectus qualified or non-prospectus qualified funds) as at March 31, 2016 (in CAD dollars)	Do the investment funds have a fund-of-fund structure?	Is the custodian functionally independent from your firm?	Type of custodian	Country where custodian is domiciled
National Bank Correspondent N	Non-prospectus qualified func	\$131,660,119.84	No	Yes	IIROC member	Canada

Indicate type of custodian and name of its regulator if type of custodian chosen is "Other"

--

(B) Are there any parties other than your firm who have signing authority over the custodial accounts?

☐ a) Yes – provide details in comment box below, including name of the other parties and nature of relationship with your firm

☒ b) Not applicable – no other parties have signing authority except your firm

Names of the other parties who have signing authority over the custodial accounts and nature of relationship with your firm

--

(C) Indicate how securities and cash in your investment funds are held. Check all that apply.

☒ a) In a separate custodial account in the name of the investment fund

☐ b) In an account in the name of your firm in trust for investment funds, describe how this is used in comment box below

☐ c) Other, provide details in comment box below

Describe use of the account if b) is selected

--

Describe other if c) is selected

--

Question 5 – Trust accounts

Do you use trust accounts to process investor transactions (e.g. purchases, redemptions and cash distributions)?

☒ a) Yes – fill in the table below

☐ b) No – provide explanation in comment box below

Explain why trust accounts are not used to process investor transactions

Full legal name of the trust account	Beneficial owners of the trust account	Is this trust account used solely for processing investor transactions related to your funds? If no, provide details in comment box below	Are there any parties other than your firm who have signing authority over the trust account? If yes, provide details in comment box below
Crystal Wealth Management System Limit	Crystal Wealth on behalf of the Unitholders	Yes	Yes

Provide a description, if trust accounts are used for other purposes

Name of other parties who have signing authority and their relationship with you

Certain trust accounting department individuals at our unitholder recordkeeper, trust accountant and transfer agent, International Financial Data Services.

Question 6 – Service providers

Provide details of your service providers in the table below.

If a function is performed by more than one service provider, provide details of the other service providers in comment box below.

	Name of service provider	Related to registrant?	If related, provide nature of relationship
Fund accounting	The Investment Administration Solution	No	
Transfer agency	International Financial Data Services	No	
Trust accounting	International Financial Data Services	No	
Portfolio management	Crystal Wealth Management System Limit	Yes	same entity
Audit (investment fund manager)	BDO Dunwoody	No	
Audit (funds)	BDO Dunwoody	No	
Legal	Borden Ladner Gervais	No	
Consultant - describe type of services in comment box below	Compliance Support Services and Margarit	No	
Trustee for the fund(s) if set up as trusts	Crystal Wealth Management System Limit	Yes	same entity

Details of other service providers if more than one service provider is engaged to perform a particular function

Description of the type of services provided by the consultant

Compliance Support Services and Margaritis Law provide compliance function assistance.

Question 7 – Change in service providers

Has there been a change in any of your service providers in the last 2 years ending March 31, 2016?

☒ a) Yes - fill in the table below

☐ b) No

	Was there a change in service provider in the last two years ending March 31, 2016?	Name of the previous service provider	Reason(s) for the change
Fund accounting	Yes	Crystal Wealth Management System Limit	Outsourcing accounting function
Transfer agency	No		
Trust accounting	No		
Portfolio management	No		
Audit (investment fund manager)	No		
Audit (funds)	No		
Legal	No		
Consultant	Yes	none	We wanted assistance with updating and r
Trustee for the fund(s) if set up as trusts	No		

Use comment box below if you require additional space

Question 8 – Oversight of service providers

(A) How do you oversee the service provider who performs the fund accounting function? Check all that apply.

- ☒ a) Review daily reports provided by the service provider
- ☒ b) Review weekly reports provided by the service provider
- ☒ c) Review monthly reports provided by the service provider
- ☐ d) Review quarterly reports provided by the service provider
- ☒ e) Meet with key personnel of the service provider
- ☒ f) Continuous communication via email and/or phone
- ☒ g) Annual performance review of the service provider
- ☐ h) Other - provide details in comment box below
- ☐ i) Not applicable - our firm performs this function in-house

Provide details below if "other" is selected

(B) How do you oversee the service provider who performs the trust accounting function? Check all that apply.

- ☒ a) Review daily reports provided by the service provider
- ☒ b) Review weekly reports provided by the service provider
- ☒ c) Review monthly reports provided by the service provider
- ☐ d) Review quarterly reports provided by the service provider
- ☒ e) Meet with key personnel of the service provider
- ☒ f) Continuous communication via email and/or phone
- ☒ g) Annual performance review of the service provider
- ☐ h) Other - provide details in comment box below
- ☐ i) Not applicable - our firm performs this function in-house

Provide details below if "other" is selected

(C) How do you oversee the service provider who performs the transfer agency function? Check all that apply.

- ☒ a) Review daily reports provided by the service provider
- ☒ b) Review weekly reports provided by the service provider
- ☒ c) Review monthly reports provided by the service provider
- ☐ d) Review quarterly reports provided by the service provider
- ☒ e) Meet with key personnel of the service provider
- ☒ f) Continuous communication via email and/or phone
- ☒ g) Annual performance review of the service provider
- ☐ h) Other - provide details in comment box below
- ☐ i) Not applicable - our firm performs this function in-house

Provide details below if "other" is selected

Question 9 – Funds' investment portfolios

How do you monitor the investment portfolios of your funds? Check all that apply.

- ☒ a) Periodic review of portfolios for compliance with stated investment objectives and restrictions
- ☒ b) Periodic review of portfolios to ensure investment risks are being managed adequately and appropriately
- ☒ c) Periodic review of fund performance
- ☒ d) Meet with portfolio managers to discuss any of the above periodically
- ☒ e) Continuous communication with the portfolio managers via email and/or phone
- ☐ f) Annual compliance certificate provided by portfolio managers
- ☒ g) Other - provide details in comment box below
- ☐ h) Not applicable - reviews are not completed

Provide details below if "other" is selected

All portfolio management functions are performed in-house by Crystal Wealth Advising Representatives who are monitoring the portfolios daily. F is not applicable since all portfolio managers are in-house.

Question 10 – Receipt of trade orders

How do you receive trade orders from investors? Indicate the approximate volume of trades received in the past 12 months ending March 31, 2016.

Enter zero in the rows that are not applicable to you.

	Volume of trades in each category (as a percentage of total trade transactions)	
a) FundSERV	97	%
b) Fax	3	%
c) Email	0	%
d) Phone	0	%
e) Mail	0	%
f) Other – provide details in comment box below	0	%
g) Not applicable – trades are processed directly through a stock exchange	0	%
Total volume	100	%

Provide details below if "other" is selected

Question 11 – Distribution of funds

How are your funds distributed? Check all that apply.

- ☐ a) We distribute through our dealer registration
- ☒ b) We distribute by relying on the exemption under section 8.6 of NI 31-103
- ☐ c) Related dealers
- ☒ d) Third-party dealers
- ☐ e) Other – provide details in comment box below

Provide details if "other" is selected

Question 12 – Private or illiquid securities

Fill in the table below for all non-prospectus qualified funds that you manage.

Enter zero in the rows that are not applicable to you.

Percentage of private or illiquid securities held in non-prospectus qualified funds	Number of non-prospectus qualified funds that hold private or illiquid securities in the respective range as at March 31, 2016	Total AUM of non-prospectus qualified funds that hold private or illiquid securities in the respective range as at March 31, 2016 (in CAD Dollars)	Total dollar amount of private or illiquid securities held in non-prospectus qualified funds in the respective range as at March 31, 2016 (in CAD dollars)
No private or illiquid securities (0%)	5	\$39,345,171.02	\$0.00
Less than 10%	1	\$2,531,692.57	\$15,461.00
10% to less than 25%	1	\$10,181,498.38	\$2,069,256.00
25% to less than 50%	0	\$0.00	\$0.00
Greater than or equal to 50%	6	\$129,725,605.26	\$114,160,604.00
Total	13	\$181,783,967.23	\$116,245,321.00

Illiquid asset: Illiquid asset is defined under section 1.1 of National Instrument 81-102 *Investment Funds*, refer to the OSC website: http://www.osc.gov.on.ca/documents/en/Securities-Category8/ni_20140922_81-102_81-102cp-unofficial-consolidated.pdf

Question 13 – Valuation of securities

How do you value securities where a public price is not available? Check all that apply.

- ☒ a) Independent dealer quotes
- ☐ b) Quotes from counterparties to OTC transactions
- ☒ c) Internal valuation models
- ☒ d) Independent valuation agents
- ☐ e) Financial information from manager of underlying fund in a fund-of-fund structure
- ☐ f) At cost until an event occurs which would prompt a change in price
- ☐ g) Input from investment committee (e.g. discussions with management of the investee company(s), research by the traders, discussions with portfolio managers)
- ☒ h) Input from valuation committee
- ☒ i) Other - provide details in the comment box below
- ☐ j) Not applicable

Provide details below if "other" is selected

For mortgages and other private debt instruments, securities are valued at outstanding principal plus accrued interest unless there is incontrovertible proof that the security is worth some other amount due to impairment.

NOTE: Total AUM in question 12 does not equal total AUM in questions 1 and 2 because in questions 1 and 2, we took out any related party fund investments so as not to double count AUM.

Question 14 – Management expense ratios (MER)

Fill in the table below for all investment funds that you manage.

Enter zero in the rows that are not applicable to you.

MER of funds	Number of funds as at March 31, 2016	AUM of funds as at March 31, 2016
Exchange-traded funds/index funds:		
0% to less than 0.5%	0	\$0.00
0.5% to less than 0.75%	0	\$0.00
0.75% to less than 1%	0	\$0.00
1% to less than 1.5%	0	\$0.00
1.5% to less than 2%	0	\$0.00
2% and greater	0	\$0.00
Sub-total	0	\$0.00

Funds other than exchange-traded
funds/index funds :

0% to less than 2%	0	\$0.00
2% to less than 3%	7	\$91,872,095.91
3% to less than 4%	3	\$42,556,520.94
4% to less than 5%	3	\$47,355,350.38
5% to less than 6%	0	\$0.00
6% and greater	0	\$0.00
Sub-total	13	\$181,783,967.23
Total	13	\$181,783,967.23

Question 15 – Fund fees and expenses

How are fees and expenses charged to your investment funds? Check all that apply.

- ☐ a) Charging an all-inclusive fixed rate administration fee
- ☒ b) Charging direct expenses for services provided by third party suppliers
- ☐ c) Charging operating expenses using a rate capped by the firm
- ☐ d) Allocating the firm's overhead expenses for functions performed in-house
- ☒ e) Other – provide details in comment box below
- ☐ f) Not applicable - provide details in comment box below

Provide details if "other" is selected

The MER is comprised of the fixed management fee rate plus a blended HST rate based on province of residence of unitholders plus variable expenses that are paid to third party suppliers.

Provide details if "not applicable" is selected

Question 16 – Performance fees

Fill in the table below. Enter zero if none of your investment funds were subject to performance fees.

	Calendar year 2015	Calendar year 2014	Calendar year 2013
Total AUM of funds subject to performance fees	\$0.00	\$0.00	\$0.00
Number of funds subject to performance fees	0	0	0
Performance fees charged to funds (i.e. performance fees earned by your firm)	\$0.00	\$0.00	\$0.00

Question 17 – Fund terminations

(A) Did you terminate any of your investment funds in the past 12 months ending March 31, 2016?

☐ a) Yes, fill in the tables in parts (A) and (B) below☒ b) No

	Name of terminated fund	AUM of terminated fund prior to termination (in CAD dollars)	Reason fund was terminated
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			

(B) Fill in the table below for each fund termination reported in part (A).

Total costs relating to fund's termination (in CAD dollars)	Termination costs paid by:		
	Investment fund manager (in CAD dollars)	Terminated fund (in CAD dollars)	Other parties (in CAD dollars) Provide the name of other parties in comment box below
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			

Name of other parties who paid the termination costs

Question 18– Fund mergers

(A) Did you merge any of your funds in the past 12 months ending March 31, 2016?

☐ a) Yes, fill in the tables in parts (A) and (B) below☒ b) No

	Name of non-continuing fund	Name of continuing fund	AUM of non-continuing fund prior to merger (in CAD dollars)	AUM of continuing fund prior to merger (in CAD dollars)	Reason funds were merged
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					

(B) Fill in the table below for each fund merger reported in part (A).

Total costs relating to the fund merger (in CAD dollars)	Merger costs paid by:			
	Investment fund manager (in CAD dollars)	Non-continuing fund (in CAD dollars)	Continuing fund (in CAD dollars)	Other parties (in CAD dollars) Provide name of other parties in the comment box below
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				

Name of other parties who paid the merger costs

Question 19 – Net asset value (NAV) errors

Did you have any NAV errors (as determined in accordance with your internal policies) in the past 12 months ending March 31, 2016?

☐ a) Yes – Provide details in the table below

☒ b) No

Total number of NAV errors	Total number of NAV restatements required due to NAV errors	Dollar amount reimbursed to funds due to NAV errors (in CAD dollars)	Dollar amount reimbursed to investors due to NAV errors (in CAD dollars)

Question 20 – Independent review committee (IRC)

(A) Did you refer any conflict of interest matters to your funds' IRC (other than matters that had been addressed by standing instructions already) in the past 12 months ending March 31, 2016?

☐ a) Yes

☐ b) No

☒ c) Not applicable - our funds do not have an IRC

(B) Did the IRC of your funds provide any of the following reports in the past 12 months ending March 31, 2016? Check all that apply.

☐ a) A written report to your firm, indicating a breach of your policies or procedures as a result of the IRC's assessment

☐ b) A written report to your firm, indicating a breach of a condition imposed by the IRC in a recommendation or approval

☐ c) A written report to securityholders, indicating that you acted in a conflict of interest matter to which the IRC did not give a positive recommendation

☐ d) A written report to securityholders, indicating that you acted in a conflict of interest matter and that you did not meet a condition imposed by the IRC in its standing instructions

☐ e) None – the IRC reports did not contain any of the above

☒ f) Not applicable - our funds do not have an IRC

Question 21 – Mutual fund sales practices

(A) Did you participate in activities relating to mutual fund sales practices in calendar year 2015?

☐ a) Yes, fill in the table below

☒ b) No

Part (B)

Enter zero in the rows that are not applicable to you.

Type of activity	Amount spent on each type of activity in calendar year 2015 (in CAD dollars)
Cooperative marketing practices, section 5.1 of National Instrument 81-105 Mutual Fund Sales Practices (NI 81-105)	\$471.27
Mutual fund sponsored conferences, section 5.2 of NI 81-105	\$0.00
Third party sponsored educational events, section 5.3 of NI 81-105	\$0.00
Industry association sponsored events, section 5.4 of NI 81-105	\$0.00
Participating dealer sponsored events, section 5.5 of NI 81-105	\$0.00
Promotional items and business promotion activities, section 5.6 of NI 81-105	\$0.00
TOTAL	\$471.27

Refer to OSC website for NI 81-105 http://www.osc.gov.on.ca/documents/en/Securities-Category8/rule_20090918_81-105_unofficial-consolidated.pdf

Question 22 – Automated Compliance System

Do you use an automated system to assist you in the following? Check all that apply.

- ☐ a) Complying with NI 81-102 requirements
- ☐ b) Complying with offering documents of the investment funds you manage
- ☒ c) Monitoring fluctuations in the net asset value of an investment fund
- ☒ d) Monitoring fluctuations in the price of securities
- ☒ e) Reconciling between different systems (fund accounting records vs custodian records)
- ☒ f) Identifying unitholders switching in/out of funds and other trading patterns
- ☐ g) Other – provide details in comment box below
- ☐ h) Not applicable – our firm does not use automated systems

Describe how you use the automated system to monitor compliance

Questions for Portfolio Managers and Restricted Portfolio Managers

In this section, please include information about your advisory services only (for example, where you provide discretionary investment management for individual and institutional clients, including investment funds). Information about your dealing activities, if applicable, (for example, where you are distributing securities of an investment fund to a client who does not have a managed account with your firm) should be included in the Questions for Exempt Market Dealers.

Question 1 – Assets Under Management

Provide your assets under management (AUM) for your Canadian advisory services as of the dates indicated below.

Enter zero in rows that are not applicable to you.

Type of Client	AUM as at March 31, 2016 (in CAD dollars)	AUM as at March 31, 2015 (in CAD dollars)
Individuals	\$7,864,493.93	\$9,009,353.45
Institutional	\$131,660,119.84	\$113,310,719.21
Total	\$139,524,613.77	\$122,320,072.66

Individuals are natural persons and their personal holding companies, foundations, or trusts.

Institutions include non-individuals such as investment funds, pension plans, corporations, university endowments, and charitable organizations.

Question 2 – Type of Authority and Products

(A) Do you have discretionary trading authority over client assets?

- ☒ a) Yes
- ☐ b) No
- ☐ c) Not applicable - provide details in the comment box below

(B) As a result of your discretionary trading authority, what type of securities do your clients hold in their accounts?

Enter zero in rows that are not applicable to you.

Product	Approximate percentage of total AUM	
Equities (exchange traded)	3	%
Equities (non-exchange traded)	0	%
Fixed income	56	%
Prospectus qualified funds (excluding exchange traded funds)	6	%
Exchange traded funds	1	%
Non-prospectus qualified funds	28	%
Cash equivalents	6	%
Other (describe below)	0	%
Total	100	%

Question 3 – Investment Strategies

Do you use any of the following investment strategies? Check all that apply.

Note: If you use derivatives to obtain leverage, check both a) and d).

- ☒ a) Margin or leverage
- ☐ b) Short selling
- ☐ c) Complex strategies (e.g. arbitrage, computerized trading, high-frequency trading)
- ☒ d) Derivatives (e.g. options, swaps)
- ☐ e) Not applicable – do not use any of these strategies

Question 4 – Related or Connected Issuers

(A) Do you advise clients in securities of any **related** or **connected issuers**? For example, do your clients' accounts hold investment funds that your firm manages or securities of companies you are related or connected to?

- ☒ a) Yes - provide the name of the issuer(s) and the nature of the relationship in the comment box below
- ☐ b) No - we have related and connected issuers, however we do not advise in any of them
- ☐ c) Not applicable - we do not have any related or connected issuers

The following are pooled funds managed by Crystal Wealth and offered by way of Offering Memorandum which may be held by discretionary clients of Crystal Wealth:
 Crystal Wealth Mortgage Strategy; Crystal Wealth Enlightened Resource and Precious Metals Fund; Crystal Wealth Enlightened Factoring Strategy; Crystal Wealth Medical Strategy; Crystal Wealth Media Strategy; ACM Growth Fund; ACM Income Fund; Crystal Wealth High Yield Mortgage Strategy; Crystal Wealth Retirement ONE Fund; Crystal Wealth Enlightened Bullion Fund; Absolute Sustainable Property Fund; Absolute Sustainable Dividend Fund; Crystal Wealth

B) If you advise clients in securities of **related** or **connected issuers**, how are these products distributed? Check all that apply.

- ☐ a) We distribute through our dealer registration
- ☒ b) We distribute by relying on the exemption under section 8.6 of NI 31-103
- ☐ c) Related party dealers
- ☒ d) Third party dealers
- ☐ e) Not applicable - we do not advise clients in any related or connected issuers
- ☐ f) Other - provide details in the comment box below

Related issuer: A person or company is a related issuer of another person or company if:

1. the person or company is an **influential securityholder** of the other person or company
2. the other person or company is an influential securityholder of the person or company
3. each of them is a related issuer of the same third person or company

Influential securityholder: Influential securityholder is defined in section 1.1 of NI 33-105, please refer to the OSC website: http://www.osc.gov.on.ca/documents/en/Securities-Category3/rule_20090918_33-105_unofficial-consolidated.pdf

Connected issuer: Connected issuer is defined in section 1.1 of NI 33-105, please refer to the OSC website: http://www.osc.gov.on.ca/documents/en/Securities-Category3/rule_20090918_33-105_unofficial-consolidated.pdf

Question 5 – Involvement in Companies

Are you actively involved in the management of the companies you invest in for clients? Check all that apply.

- ☐ a) Representation on the board of directors
- ☐ b) Direct involvement in the appointment of managers
- ☐ c) A say in material management decisions
- ☐ d) Other - provide details in the comment box below
- ☒ e) No - not actively involved in the management of companies invested in

Question 6 – Residency of Clients

Provide the residency of the firm's portfolio management clients in the table below.

Provide the number of clients (i.e. not the number of client accounts, or the number of client households). Note that investment funds are included in the definition of client (but not the investors in the investment fund, unless they also have a managed account with you).

Enter zero in the rows that are not applicable to you.

	Number of clients
a) Ontario	309
b) In Canada but outside Ontario	956
c) United States	0
d) Europe - list country of residence below	0
e) Asia - list country of residence below	0
f) Other - list country of residence below	0
Total:	1,265

Countries in Europe

Countries in Asia

Other countries

Question 7 - Client Age

Provide the percentage of your individual clients that are 60 or older.

43 %

Question 8 – Hold or Access to Client Assets

Check all of the boxes below that apply to your firm's portfolio management client assets, excluding assets of the investment funds you manage.

(If a client opens a custodial account at a broker and provides you with discretionary trading authority over that account, it does not mean that you have access to the client's assets for the purpose of this question.)

- ☐ a) You hold clients' securities certificates for any period of time (e.g. physical possession of share certificates on your premises or at your lawyer's premises)
- ☐ b) You receive and hold clients' cash for any period of time (e.g. cash pending investments in a trust account or a cheque made payable to you)
- ☐ c) You accept clients' cash from a custodian (e.g. client's money is deposited in a trust account prior to issuing a cheque to the client)
- ☐ d) You have, in any capacity, legal ownership of clients' cash or securities
- ☐ e) You have the authority to withdraw cash or securities from client accounts (e.g. under a power of attorney)
- ☐ f) You act in the capacity of a trustee or executor for clients
- ☐ g) You have the ability to access clients' online accounts using the clients' personal user names and passwords
- ☐ h) You provide bill-paying services for clients (e.g. you have the authority to withdraw cash from the clients' account to pay bills on behalf of the clients)
- ☐ i) You have the authority to debit client accounts other than for your portfolio management fees
- ☐ j) You hold client assets in your firm's name in an omnibus account at a custodian
- ☐ k) Use a custodian that is not independent from you that allows you to access client assets
- ☐ l) You have access in any other ways not described above (provide details in the comment box below)
- ☒ m) Not applicable – none of the above apply to our firm

Question 11 - Direct Electronic Access

(A) Do you have any trading arrangements for direct electronic access to marketplaces?

- ☐ a) Yes - provide the name(s) of the dealer(s) through which you have this access in the comment box below
- ☒ b) No

Please note that direct electronic access **excludes** orders using an order execution service or other electronic access arrangements in which a portfolio manager uses the website of a dealer to enter orders. Since these services and arrangements do not permit the portfolio manager to enter orders using a participant dealer's marketplace participant identifier.

(B) Are you a **marketplace participant**?

- ☐ a) Yes - provide information below
- ☒ b) No

If yes, provide a **high level** description of your:

i) risk management and supervisory controls (including automated pre-trade controls); and

ii) policies and procedures

that are designed to manage the financial, regulatory and other risks associated with marketplace access as required under section 3 of NI 23-103 *Electronic Trading and Direct Electronic Access to Marketplaces*.

Marketplace participant means a member of an exchange, a user of a quotation and trade reporting system, or a subscriber of an alternative trading system as defined in section 1.1 of National Instrument 21-101 *Marketplace Operation* (NI 21-101). Please refer to the OSC website for NI 21-101 http://www.osc.gov.on.ca/documents/en/Securities-Category2/ni_20151001_21-101_unofficial-consolidation-forms-cp.pdf

Question 12 - Trading and Brokerage Practices

Which of the following apply to your trading and brokerage practices for client accounts? Check all that apply.

- ☒ a) Have an approved list of broker-dealers that is reviewed at least annually
- ☒ b) Document in writing, at least annually, your evaluation if best execution is achieved
- ☒ c) Trading is done by staff other than those responsible for investment decision making
- ☒ d) Do not use client brokerage commissions to pay for eligible research and order execution goods and services (soft dollar arrangements)
- ☒ e) Do not use affiliated dealers
- ☒ f) Do not cross trade between eligible client accounts
- ☐ g) Not applicable (e.g. trading is done by another party such as a sub-adviser)

Question 13 – Trade Order/Portfolio Management Systems

A) Do you use an automated trade order management system for placing trades, allocating trades and trade processing?

- ☐ a) Yes
- ☒ b) No - we primarily use manual processes
- ☐ c) Other - provide details in the comment box below
- ☐ d) Not applicable - trading is done by another party (e.g. sub-adviser)

B) If you use an automated trade order or portfolio management system, does it have programmed compliance rules that you use?

- ☐ a) Yes
- ☐ b) No
- ☒ c) Not applicable - we do not use an automated system

C) How do you monitor compliance with client investment objectives and restrictions? Check all that apply.

- ☒ a) Pre-trade
- ☒ b) Post-trade
- ☒ c) Periodic review of client holdings with rebalancing
- ☐ d) Not applicable – reviews are not completed

Question 14 – Performance Data

A) Do you market performance returns?

- ☒ a) Yes
- ☐ b) No

B) Do you market hypothetical performance returns (e.g. back tested, model portfolio)?

- ☐ a) Yes
- ☒ b) No

C) Do you market performance returns of a past firm?

- ☐ a) Yes
- ☒ b) No

Question 15 – Know Your Client (KYC) Information

A) How do you collect and document KYC information for clients (e.g. investment needs and objectives, financial circumstances, risk tolerance, and if the client is an insider)? Check all that apply.

- ☒ a) Collect KYC information in face-to-face meetings and document KYC information in writing
- ☒ b) Collect KYC information on a telephone call or video call with clients and document KYC information in writing
- ☐ c) KYC information is collected from clients by email, texting, or online without directly speaking to an advising representative
- ☐ d) KYC information is collected by someone other than you, such as a referral agent (provide details in the comment box below)
- ☐ e) KYC information is collected but is not documented in writing
- ☐ f) No formal process for collecting and documenting KYC information
- ☒ g) For clients that are investment funds, the KYC information is documented in the fund's offering documents

B) How do you ensure each client's KYC information is up-to-date? Check all that apply.

- ☒ a) Rely on the client to notify you if their circumstances have changed and update the client's KYC documentation
- ☐ b) Periodically contact the client (at least annually) in face-to-face meetings or with telephone or video calls to assess if their circumstances have changed and update the client's KYC documentation
- ☒ c) Periodically contact the client (at least annually) via email, texting or online to ask if their circumstances have changed and update the client's KYC documentation
- ☐ d) KYC information is kept up-to-date by someone other than you (provide details in the comment box below)
- ☒ e) For clients that are investment funds, review any changes in KYC information in fund's offering documents

B) c) This is done either by email or by regular mail.

Question 16 – Know Your Product

What are the components of your know your product process? Check all that apply.

- ☐ a) Not applicable – do not have an investment review process (explain why in the comment box below)
- ☒ b) Rely on due diligence conducted by, or analyst report or assessment prepared by, another registered firm or credit rating agency
- ☒ c) Use a list of criteria to accept or reject an investment
- ☒ d) Analyze investments recommended to clients (e.g. financial information, risk factors, investment objectives, investment structure and features)
- ☒ e) Meet with management to review corporate structure, corporate strategy, management reputation, experience and business plans
- ☒ f) Assess quality of issuer's underlying operations and risks of the issuer
- ☒ g) Analyze issuer's financial statements to understand the issuer's current and expected financial condition, profitability, liquidity, operating cash flow and debt covenants
- ☒ h) In addition to conducting the initial product due diligence, continue to monitor the financial condition (e.g. review ongoing financial statements) and progress of the products

With respect to b), I would prefer to use the word, "consider" rather than "rely on" as any third party reports would be only one input in our KYP process.

Question 17 – Online Business Activity

Does your firm engage in any of the following advising activities online (i.e. use of the internet, such as a website or portal, for the delivery of your advisory services)? Check all that apply.

- ☐ a) Collecting, documenting and updating KYC information
- ☐ b) Suitability analysis and assessment
- ☐ c) Providing general advice in securities, not tailored to an individual and their circumstances
- ☐ d) Providing specific advice in securities, tailored to an individual and their circumstances
- ☐ e) Other services (describe briefly in the comment box below)
- ☒ f) None of the above

Question 18 – Personal Trading

Which of the following apply to your employee personal trading practices? Check all that apply.

- ☒ a) Employees are required to follow written personal trading policies and procedures and a code of ethics
- ☒ b) Employees subject to personal trading policies and procedures are required to pre-clear personal trades
- ☒ c) Records of employee trades subject to personal trading policies and procedures are reviewed on a regular basis
- ☐ d) Not applicable, we do not permit employee personal trading
- ☐ e) None of the above

QUESTIONS FOR EXEMPT MARKET DEALERS AND RESTRICTED DEALERS**Question 1 – Business Model**

(A) Which of the following **business models** best describes your dealer activities from April 1, 2014 to present? Check all that apply.

- ☐ a) Service oriented – Mergers and acquisitions: provide assistance in mergers and acquisitions and disposition of corporations; find potential buyers/investors for acquisitions or divestitures
- ☒ b) Service oriented – Debt/equity financing: provide advice on capital structuring to raise financing and/or distribute private placements; find potential lenders/investors to invest in debt/equity securities
- ☐ c) Service oriented – Relationship facilitator: facilitate relationships between investors and registrants, or investors and third parties; do not distribute securities or products
- ☐ d) Product distribution – Distributor of prospectus-qualified products
- ☐ e) Product distribution – Distributor of prospectus-exempt products
- ☐ f) Facilitating secondary market trading of prospectus-exempt products
- ☐ g) Other business activities conducted by the firm for which the firm is compensated – provide details in the comment box below
- ☐ h) Have not commenced any business activities. State in the comment box below when you intend to begin business activities and why you are currently registered as an EMD

Describe other business model

Describe when you intend to begin business activities and why you are currently registered as an EMD

Business model: For more information on business models, see Ontario Securities Commission (OSC) Staff Notice 11-758 – *Review of Limited Market Dealers* on the OSC website at: <http://www.osc.gov.on.ca/en/15613.htm>

Prospectus-qualified products: Investment products (including mutual funds) offered by prospectus

Prospectus-exempt products: Investment products sold under National Instrument 45-106 prospectus exemptions

(B) Does your firm currently, or plan to, trade or facilitate trading/sale of investment products in any of the following ways? Check all that apply.

- ☐ a) Via an online portal or platform – crowdfunding platform under Multilateral Instrument 45-108 Crowdfunding (NI 45-108)
- ☐ b) Via an online portal or platform – to sell/distribute/trade a security in reliance on a prospectus exemption under National Instrument 45-106 Prospectus Exemptions (NI 45-106)
- ☐ c) Via an online portal or platform to facilitate peer-to-peer lending or any other form of matching of borrowers to lenders
- ☒ d) None of the above

Refer to OSC website for NI 45-108 http://www.osc.gov.on.ca/en/SecuritiesLaw_mi_20160114_45-108_crowdfunding.htm

Question 2 – Investor Clients

Provide the number of investor clients the firm has had over the 12 months ending March 31, 2016 in each of the following categories:

Enter zero in the rows that are not applicable to you.

	Number of investor clients
a) Clients that meet the permitted client definition	0
b) Clients that meet the accredited investor definition but are not permitted clients	3
c) Other - clients that are not included in a) or b) above	0
Total:	3

Permitted client: For a definition of permitted client, see section 1.1 of NI 31-103 on the OSC website at: http://www.osc.gov.on.ca/documents/en/Securities-Category3/ni_20150111_31-103_unofficial-consolidated.pdf

Accredited investor: For a definition of accredited investor, see section 1.1 of National Instrument NI 45-106. For further information on key capital raising prospectus exemptions in Ontario see the OSC website at: http://www.osc.gov.on.ca/en/SecuritiesLaw_ni_20160128_45-106_key-capital-prospectus-exemptions.htm

Question 3 – Investor Client Residency

Please provide the residency of the firm's investor clients, and capital raised from those clients, over the last 12 months in the table below:

Enter zero in the rows that are not applicable to you.

	Number of investor clients in various locations	Capital raised from investors in various locations (for the year ending March 31, 2016)
a) Ontario	3	\$0.00
b) In Canada but outside Ontario		
Alberta	0	\$0.00
British Columbia	0	\$0.00
Quebec	0	\$0.00
Other provinces	0	\$0.00
c) United States	0	\$0.00
d) Europe – list country of residence in comment box below	0	\$0.00
e) Asia – list country of residence in comment box below	0	\$0.00
f) Other – list country of residence in comment box below	0	\$0.00
Total:	3	\$0.00

Europe – list countries of residence

Asia – list countries of residence

Other – list countries of residence

Question 4 – Prospectus Exemptions

(A) What prospectus exemptions do you rely on, or intend to rely on, to sell/distribute/trade investment products and/or provide services to your clients? Check all that apply.

- ☒ a) Section 2.3 of National Instrument 45-106 Prospectus Exemptions (NI 45-106) - accredited investor exemption
- ☐ b) Section 2.10 of NI 45-106 - minimum investment of \$150,000
- ☐ c) Section 2.4 of NI 45-106 - private issuer exemption
- ☐ d) Section 2.5 of NI 45-106 – friends, family and business associates exemption
- ☐ e) Section 2.9 of NI 45-106 - offering memorandum exemption
- ☐ f) Multilateral Instrument 45-108 Crowdfunding
- ☐ g) Multilateral CSA Notice 45-316 - Start-up Crowdfunding Registration and Prospectus Exemptions- for clients in British Columbia, Saskatchewan, Manitoba, Quebec, New Brunswick and Nova Scotia
- ☐ h) Other exemptions, including any exemptions granted by the Commission – provide details in comment box below
- ☐ i) Not applicable – do not rely on any prospectus exemptions – explain in comment box below why a prospectus exemption is not required

Details of other exemptions, including any exemptions granted by the Commission

Details of why you do not rely on any prospectus exemptions

(B) Fill in the table below for investor clients and investment products sold

Enter zero in the rows that are not applicable to you.

Prospectus Exemption	Number of investor clients	Capital raised for year ending March 31, 2016
a) Section 2.3 of NI 45-106 – accredited investor exemption	3	\$0.00
b) Section 2.10 of NI 45-106 – minimum investment of \$150,000	0	\$0.00
c) Section 2.4 of NI 45-106 – private issuer exemption	0	\$0.00
d) Section 2.5 of NI 45-106 – friends, family and business associates exemption	0	\$0.00
e) Section 2.9 of NI 45-106 – offering memorandum exemption:		
i) Non-eligible investor	0	\$0.00
ii) Eligible investor – did not receive advice	0	\$0.00
iii) Eligible investor – received advice from a registered portfolio manager, investment dealer or exempt market dealer.	0	\$0.00
f) Multilateral Instrument 45-108 Crowdfunding	0	\$0.00
g) Multilateral CSA Notice 45-316 - Start-up Crowdfunding Registration and Prospectus Exemptions - for clients in British Columbia, Saskatchewan, Manitoba, Quebec, New Brunswick and Nova Scotia	0	\$0.00
h) Other exemptions, including any exemptions granted by the Commission	0	\$0.00
TOTAL	3	\$0.00

For further information on key capital raising prospectus exemptions in Ontario see the OSC website at: http://www.osc.gov.on.ca/en/SecuritiesLaw/ni_20160128_45-106_key-capital-prospectus-exemptions.htm

Question 5 – Hold, or Access to, Client Assets

Check all of the boxes below that apply to your firm's dealer client assets. In your response, consider any registered or permitted individuals with access to client assets.

- ☐ a) You hold clients' securities certificates for any period of time (e.g. physical possession of share certificates on your premises or at your lawyer's premises)
- ☐ b) You receive and hold clients' cash for any period of time (e.g. cash pending investments in a trust account or a cheque made payable to you)
- ☐ c) You accept client cash from a custodian (e.g. client's money is deposited in a trust account prior to issuing a cheque to the client)
- ☐ d) You have, in any capacity, legal ownership of clients' cash or securities
- ☐ e) You have, in any capacity, the authority to withdraw funds or securities from client accounts (e.g. under a power of attorney)
- ☐ f) You act in the capacity of a trustee or executor for clients
- ☐ g) You hold client assets in your firm's name in an omnibus account at a custodian
- ☐ h) You have, in any capacity, signing authority on bank accounts for issuers distributed by your firm
- ☐ i) You use a custodian that is not independent from you and allows you to access client assets
- ☐ j) You have access in any other ways not described above, provide details in comment box below
- ☒ k) Not applicable – none of the above apply to our firm

Describe your access to client assets in ways other than described above:

Question 6 – Dealing Representatives

Please enter the number of dealing representatives, including dealing representatives dually registered as UDP and/or CCO, currently registered in Canada by province/ country in which they **reside**.*

* If a dealing representative is registered in more than one province, please only include the dealing representative once in the province/other country where he/she resides.

Enter zero in the rows that are not applicable to you.

	Number of dealing representatives resident in
a) Ontario	4
b) In Canada but outside Ontario	
(i) Alberta	2
(ii) British Columbia	1
(iii) Quebec	0
(iv) Other provinces	0
c) Other country - list country of residence in comment box below	0
Total dealing representatives registered in Canada	7

List other countries where dealing representatives reside

Question 7 – Role of the Chief Compliance Officer

Does your chief compliance officer also act as a dealing representative for your firm?

- ☒ a) Yes
☐ b) No

Question 8 – Size of Dealer Activities – Revenue

Provide the following information in the table below.

Enter zero in the rows below where there was no revenue earned during the period.

In the table below, do NOT include fees earned as a portfolio manager or investment fund manager if you are registered in one or both of those categories. For example, do not include management fees earned as a portfolio manager on assets under management or performance fees for surpassing a high-water mark.

Include revenues for the business activities of your EMD operations during the period. For example, include sales commissions or trailer fees for investment products sold/traded/distributed, success fees for an M&A transaction, the value of warrants/options for an equity financing transaction, fees for soliciting investors to purchase an investment product, and fees for facilitating a secondary market transaction.

	Year ended March 31,	
	2016 Revenue	2015 Revenue
a) Service oriented – Mergers and acquisitions: provide assistance in mergers and acquisitions and disposition of corporations; find potential buyers/investors for acquisitions or divestitures	\$0.00	\$0.00
b) Service oriented – Debt/equity financing: provide advice on capital structuring to raise financing and/or distribute private placements; find potential lenders/investors to invest in debt/equity securities	\$0.00	\$0.00
c) Service oriented – Relationship facilitator: facilitate relationships between investors and registrants, or investors and third parties; do not distribute securities or products	\$0.00	\$0.00
d) Distributor of prospectus-qualified products	\$0.00	\$0.00
e) Distributor of prospectus-exempt products	\$0.00	\$0.00
f) Facilitating secondary market trading of prospectus-exempt products	\$0.00	\$0.00
g) Other – provide details below	\$0.00	\$0.00
Total revenue for the year ended:	\$0.00	\$0.00
Net income (loss) for the year ended:	\$0.00	\$0.00

Other revenue –describe the nature of these revenues

Prospectus-qualified products: Investment products (including mutual funds) offered by prospectus

Prospectus-exempt products: Investment products sold under a prospectus exemption

Question 9 – Capital Raised

How much capital has your firm raised from investors in the last two years ending March 31, 2016?

- ☒ a) Not applicable - do not raise capital from investors
☐ b) Less than \$1 million
☐ c) \$1 million but less than \$5 million
☐ d) \$5 million but less than \$20 million
☐ e) \$20 million or more

Question 10 – Investment Products – Types of Products

Select the types of investment products you have sold/distributed/traded in the last two years ending March 31, 2016, and whether these products are those of your related/connecting issuers.

- ☐ a) Not applicable – do not sell/distribute/trade investment products
- ☒ b) Sell/distribute/trade investment products – provide information in the table below:

Type of investment products	(A) Do you sell/distribute/trade the following types of products?	(B) Are these products of your related / connected issuers?
Asset backed securities	No	No
Blind pools / capital pool companies	No	No
Common or preferred shares	No	No
Contracts for difference	No	No
Debt securities (e.g. promissory notes, bonds, debentures, etc.)	Yes	No
Foreign exchange contracts (forex or FX)	No	No
Guaranteed debts	No	No
Life settlements	No	No
Limited partnerships	No	No
Mortgage investment entities	No	No
Mutual funds, other investment funds (e.g. hedge funds, pooled funds, etc.)	No	No
Other derivatives	No	No
Principal protected notes / principal at risk notes	No	No
Private equity / venture capital funds	No	No
Structured products	No	No
Tax sheltered products / charity / not-for-profit	No	No
Listed securities traded on or off the exchange or other marketplace (e.g. an ATS)	No	No
Debt securities traded on or off an exchange or other marketplace (e.g. an ATS)	No	No
Trusts	No	No
Other – describe in comment box below	No	No

Other – describe the types of investment products

Question 11 – Investment Products – Types of Business or Industry of Products

Select the types of business / industry of the investment products you have sold/distributed/traded in the last two years ending March 31, 2016, and whether these products are those of your related/connecting issuers.

- ☐ a) Not applicable – do not sell/distribute/trade investment products
- ☒ b) Sell/distribute/trade investment products – please provide information in the following table:

Type of business / industry of the investment products	(A) Do you sell/distribute/trade products of the following types of business / industry?	(B) Are these products of your related / connected issuers?
Financial services - consumer loans, factoring (purchase of accounts receivables)	No	No
Financial services - non-conventional loans financing	No	No
Mining - exploration, development or production	No	No
Oil & gas	No	No
Alternative energy (e.g. solar, wind)	Yes	No
Real estate investment trusts	No	No
Real estate - land development / construction development	No	No
Real estate - rental/leasing	No	No
Manufacturing & Industrial	No	No
Technology (e.g. software, mobile apps)	No	No
Other - describe in comment box below	No	No

Other – describe the business / industry of investment products

Question 14 – Investment Products – Top 10 Related/Connected Issuer Products

If (a) or (c) in Question 12 was selected, you will not be required to answer this question.
If you select (b) or (d) in Question 12, proceed with responding to this question.

For the related/connected issuer products that you have sold/distributed/traded, please provide details about the top 10 products for which you raised the most capital in the last two years ending March 31, 2016:

Product name of related/connected issuer	Amount of capital raised in the last two years ending March 31, 2016	Amount of revenue earned in the last two years ending March 31, 2016	Type of product (select one type from the list below)	Type of business / industry (select one type from the list below)
	\$0.00	\$0.00		

Other types of product – indicate the names and describe the nature of the investment products

Other business / industry – indicate the names and describe the nature of business / industry

Question 15 – Distribution of Related and Connected Issuers

If (a) or (c) in Question 12 was selected, you will not be required to answer this question.

If you select (b) or (d) in Question 12, proceed with responding to this question.

(A) Do any third party dealers sell/distribute/trade the products of your related/connected issuers?

☐ a) Yes

☐ b) No

(B) What percentage of your revenue is derived from selling/distributing/trading products of related/connected issuers?

☐ a) Less than 25%

☐ b) 25% but less than 50%

☐ c) 50% or more

☐ d) Not applicable – no commission or other form of compensation is earned on the sale/distribution/trade of products of related/connected issuers

(C) How long have you been selling/distributing/trading products of related/connected issuers?

☐ a) Less than 1 year

☐ b) 1 to less than 5 years

☐ c) 5 to less than 10 years

☐ d) 10 years or more

(D) How many related/connected issuer products are currently being sold/distributed/traded to investors?

☐ a) Zero

☐ b) 1 - 5 (please list names of related/connected issuers in comment box below)

☐ c) 6 - 10 (please list names of related/connected issuers in comment box below)

☐ d) 11 - 30 (please list names of related/connected issuers in comment box below)

☐ e) 31 or more (please list names of related connected issuers in comment box below)

List names of related/connected issuers currently being sold

(E) How many related/connected issuer investment products are no longer being sold/distributed/traded to investors but are still active companies?

☐ a) Zero

☐ b) 1 - 5

☐ c) 6 - 10

☐ d) 11 - 30

☐ e) 31 or more

Question 16 – Delivery of audited financial statements

If you sell/distribute/trade investment products, are issuers' audited financial statements provided to each investor client? Check all that apply.

- ☐ a) Not applicable – do not sell/distribute/trade investment products
- ☒ b) No – do not provide audited financial statements of issuers to clients
- ☐ c) Yes – provide audited financial statements of third party issuers at time of sale
- ☐ d) Yes – provide audited financial statements of third party issuers annually to each client
- ☐ e) Yes – provide audited financial statements of related/connected issuers at time of sale
- ☐ f) Yes – provide audited financial statements of related/connected issuers annually to each client

Question 17 – Loans or advances from issuers

If you sell/distribute/trade investment products, have you, your registered individuals or permitted individuals received loans or advances from the issuers, or affiliates, of these products? Check all that apply.

- ☐ a) Not applicable – do not sell/distribute/trade investment products
- ☐ b) Yes – received loans or advances from related/connected issuers. Provide names of issuers in comment box below
- ☐ c) Yes – received loans or advances from third party issuers. Provide names of issuers in comment box below
- ☒ d) No – have not received loans or advances from related/connected or third party issuers

Received loans or advances from the following related/connected issuers

--

Received loans or advances from the following third party issuers

--

Question 18 – Returns of Investment Products Sold

Do you sell/distribute/trade investment products that offer a fixed return (e.g. bonds or notes)? Check all that apply.

- ☐ a) Yes – return offered is 12% or more (list names of products in comment box below)
- ☐ b) Yes – return offered is at least 8% but less than 12% (list names of products in comment box below)
- ☐ c) Yes – return offered is at least 4% but less than 8%
- ☐ d) Yes – return offered is less than 4%
- ☒ e) Not applicable – do not sell/distribute/trade investment products that offer a fixed return

List of products that offer a return of 12% or more

--

List of products that offer a return of at least 8% but less than 12%

--

Question 19 – Sales Commissions

What is the range of sales commissions that you receive on investment products sold/distributed/traded? Check all that apply.

- ☒ a) None - do not receive a sales commission
- ☐ b) Less than 3%
- ☐ c) 3% but less than 6%
- ☐ d) 6% but less than 11%
- ☐ e) 11% or more – list names of issuers in comment box below
- ☐ f) Receive other forms of compensation for investment products sold/distributed/traded– please describe below
- ☐ g) Not applicable – do not sell investment products

List of issuers that paid sales commissions of 11% or more

Other forms of compensation received for sale of investment products (e.g. success fee, flat fee per subscription, shares/options/warrants) and approximate dollar value

Question 20 – Trailing Commissions

What is the range of trailing commission that you receive on the investment products sold/distributed/traded? Check all that apply.

- ☒ a) None – do not receive a trailing commission
- ☐ b) Less than 2%
- ☐ c) 2% but less than 5%
- ☐ d) 5% or more
- ☐ e) Not applicable – do not sell/distribute/trade investment products

Question 21 – Process for Collecting and Documenting Know Your Client (KYC) Information

How do you collect and document KYC information? Check all that apply.

- ☒ a) Collect KYC information in face-to-face meetings with clients and document KYC information in writing
- ☐ b) Collect KYC information via other means (e.g. e-mail, telephone, video call) and document KYC information in writing
- ☐ c) Collect KYC information on online platform (e.g. website, portal) for clients to enter and/or upload KYC information without directly dealing with a dealing representative
- ☐ d) KYC collected by someone other than a dealing representative outside of your firm (e.g. financial planner)
- ☐ e) KYC collected by someone other than a dealing representative within your firm (e.g. administrative staff)
- ☐ f) KYC information is collected but is not documented in writing
- ☐ g) No formal process for collecting and documenting KYC information
- ☐ h) Not applicable – no clients since firm obtained registration

Question 22 – Qualification for Prospectus Exemption

How do you determine whether a client qualifies for a prospectus exemption under NI 45-106? Check all that apply.

- ☒ a) Self-certification - Clients confirm their qualification for a prospectus exemption by checking a box or initialling in a subscription agreement or other document, which also identifies applicable category of the selected exemption
- ☒ b) Your firm makes its own written assessment of your client's qualification for a prospectus exemption
- ☐ c) There is no process in place to ascertain your client's qualification for a prospectus exemption
- ☐ d) Not applicable – sell/distribute/trade securities in reliance on exemptions other than the NI 45-106 prospectus exemptions
- ☐ e) Not applicable – do not sell/distribute/trade investment products

For further information on key capital raising prospectus exemptions in Ontario see the OSC website at http://www.osc.gov.on.ca/en/SecuritiesLaw/ni_20160128_45-106_key-capital-prospectus-exemptions.htm

Question 23 – Know Your Product (KYP)

What are the components of your KYP process? Check all that apply.

- ☐ a) Not applicable – do not have an investment review process
- ☐ b) Do not have an investment review process because we distribute related issuers
- ☒ c) Rely on due diligence conducted by, or analyst report or assessment prepared by, another registered firm
- ☒ d) Rely on due diligence conducted by, or analyst report or assessment prepared by, issuer or unregistered third party
- ☐ e) Use a list of criteria to accept or reject an investment
- ☒ f) Analyze investment products recommended to clients (e.g. financial information, risk factors, investment objectives, investment structure and features)
- ☒ g) Have professional staff (e.g. CFA, CPA, CA, etc.) with adequate skills and experience to properly analyze investments to clients
- ☒ h) Meet with management to review corporate structure, corporate strategy, management reputation, experience and business plans
- ☒ i) Conduct an on-site visit with management
- ☒ j) Review and assess any applicable laws or regulations that may apply
- ☒ k) Review and assess the completeness and adequacy of the documents provided to investors and marketing materials relating to the investment
- ☒ l) Assess the existence of any conflicts of interest arising from factors such as the compensation structure and how to deal with these issues
- ☒ m) Compliance staff review and approve the investment
- ☒ n) Perform background check of issuers and their principals (e.g. internet search, cease trade order check, disciplined person check, etc.)
- ☐ o) Perform a criminal record check of issuers principals
- ☒ p) Analyze issuer's past and expected use of investor proceeds
- ☒ q) Assess quality of issuer's underlying operations and risks of the issuer
- ☒ r) Analyze issuer's financial statements to understand the issuer's current and expected financial condition, profitability, liquidity, operating cash flow and debt covenants
- ☒ s) Understand the fees and costs paid to the registrant, issuer and other parties (e.g. commissions, sales charges, trailer fees, management fees, incentive fees, referral fees, embedded fees, executive compensation)
- ☒ t) In addition to conducting the initial product due diligence, continue to monitor the financial condition (i.e. ongoing review of financial statements) and progress of the products
- ☐ u) Have a training program for employees who recommend investments to clients

Question 24 - Types of Documents Provided to Clients

What type of disclosure do you provide to your investor clients about the investment products you sell/distribute/trade and/or the services you provide? Check all that apply.

- ☐ a) Offering memorandum
- ☐ b) Term sheets
- ☐ c) Subscription agreements
- ☒ d) Client agreements
- ☒ e) Relationship disclosure information/documents
- ☒ f) Completed copy of Form 45-106F9 Risk Acknowledgement Form
- ☒ g) Other written material
- ☐ h) None of the above but verbal disclosure

Question 25 – Investor Client Age

Provide the percentage of your individual investor clients that are 60 or older.

0 %

Final Overall Feedback

1. On the spreadsheet, three of our pooled funds were only launched in 2015 and therefore did not have a full year of operations. I have estimated what the annual MER would be for those funds. They are the Crystal Wealth High Yield Mortgage Strategy, Crystal Wealth Retirement One Fund and Crystal Enlightened Bullion Fund.
2. For the IFM section, question 12, I have not netted the related party investments so the total AUM is different than the summary provided earlier in the IFM section.
3. For the PM section, question 1, I have netted the individuals total AUM by how much is invested in our pooled funds and netted the related party investments in our funds (institutional section) so as to avoid double-counting AUM.
4. For the EMD section, question 9, I would have answered \$0 if that were an option as we have not yet raised any capital through our EMD activities but we have been actively trying.

This is Exhibit "92" referred to
in the Affidavit of Michael Ho
sworn before me, this
17th day of April , 2017


A COMMISSIONER FOR TAKING AFFIDAVITS

Lily Julia Ho, a Commissioner, etc.,
Province of Ontario, for the Government of Ontario,
Ontario Securities Commission.
Expires May 31, 2017.

CONFIDENTIAL OFFERING MEMORANDUM

November 21, 2016

Continuous Offering

This Confidential Offering Memorandum constitutes a private offering of these securities only in those jurisdictions and to those persons where and to whom they may be lawfully sold and therein only by those entities permitted to sell such securities. This Confidential Offering Memorandum is not, and under no circumstances is it to be construed as, a prospectus, advertisement or public offering of the securities referred to herein. No securities commission or similar regulatory authority has reviewed this Confidential Offering Memorandum or in any way passed upon the merits of the securities offered hereunder and any representation to the contrary is an offence. Persons who will be acquiring securities pursuant to this Confidential Offering Memorandum will not have the benefit of the review of the material by the securities commissions or similar authorities in Canada.

The securities offered hereunder will be issued under exemptions from the prospectus requirements of applicable securities laws and will be subject to certain resale restrictions. This Confidential Offering Memorandum is confidential. By their acceptance hereof, prospective subscribers agree that they will not transmit, reproduce or make available to anyone this Confidential Offering Memorandum or any information contained herein.

CRYSTAL WEALTH MORTGAGE STRATEGY (formerly “Crystal Enhanced Mortgage Fund”)

Investment Objective:	The investment objective of the Crystal Wealth Mortgage Strategy (the Fund) is to generate a consistently high level of interest income while focusing on preservation of capital by investing primarily in residential mortgages in Canada.
Manager:	Crystal Wealth Management System Limited
Lead Portfolio Strategist:	Clayton Smith, CAIA
Structure:	Mutual fund trust
Registered Plan Eligibility:	100% eligible for all registered plans
Investor Eligibility:	Accredited investors in any dollar amount or corporations or other entities investing \$150,000 or more.
Investment/Redemption:	The Fund is an open-ended mutual fund trust, priced weekly. Purchases and redemptions can be made on any weekly valuation date. There is no mandatory hold period or redemption notice period. However, there is a short-term trading fee that the Manager can apply if it perceives that an investor's trading activity in the fund is affecting other Unitholders. Details are found in this Offering Memorandum.
Risk Level:	Based on the investment objective and strategy, as well as past experience, the Manager expects the volatility of the Fund, as measured by standard deviation (the risk measurement tool used by the Ontario Securities Commission), to be low.
Suitability:	The Fund may be suitable for anyone with greater than a one year investment horizon. However a suitability analysis must always take into account the investor's particular circumstances.

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Item 1 Use of Proceeds

The Fund will invest the net proceeds from the issue of Units in accordance with its investment objectives and strategies set out herein. See Item 2.2, Our Business. The net proceeds of this offering cannot be determined because Units are being offered on a continuous basis and there is no minimum offering. Sales commissions will vary depending on the fee negotiated by you with your dealer. See Item 6, Compensation Paid to Dealers. Because Units are offered on a continuous basis, other offering costs are treated as fees and expenses of the Fund. See Item 4.8, Fees and Expenses.

Item 2 Business of The Fund

2.1 Legal Structure

The Fund is an open-ended mutual fund trust formed under the laws of the Province of Ontario as of April 12, 2007 by a master declaration of trust (such document, as amended and restated December 17, 2007, and as it may be further amended from time to time is called the **Declaration of Trust** in this Offering Memorandum). Crystal Wealth Management System Limited (**Crystal Wealth** or the **Manager**) is the trustee and manager of the Fund.

2.2 Our Business

Investment Objective

The investment objective of the Fund is to generate a consistently high level of interest income while focusing on preservation of capital by investing primarily in residential mortgages in Canada.

Investment Strategy

To achieve the Fund's investment objective, it is intended that the Fund's assets will be invested primarily in loans secured by first and second mortgages on real property in Canada used for residential purposes.

The Fund will be investing primarily in the non-conventional mortgage market as described below.

The Canadian mortgage market can be segmented into three tiers that vary according to the creditworthiness of the borrower and the value of the property.

The first tier of the mortgage market, known as the conventional mortgage market, consists of high quality borrowers and generally lower loan-to-value ratios. This market is well served by conventional lenders such as banks, life insurance companies and other institutional lenders. Due to strong competition among the lenders, the yields available on these mortgages are relatively low. Although some of these mortgages may be included in the Fund's portfolio, the Manager does not intend on making significant investments in this tier of the market.

This second or middle tier of the mortgage market, referred to as the "non-conventional" mortgage market, is considered by the Manager to be a rapidly growing, but under-serviced segment. Many non-conventional borrowers face higher interest rates simply because they do not fit the loan criteria of the conventional lenders. Furthermore, many of the borrowers in this tier are willing to pay higher rates for timely access to the required funds, and for flexibility in terms not available from the major lending institutions. This market segmented is currently very fragmented, with a large number of smaller and less well-known lenders. The Manager believes that this demand/supply imbalance creates opportunities for the Fund to achieve significantly higher yields than are available in the conventional

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mortgage market, without a significantly higher risk of loss. The Manager intends on investing a significant portion of the Fund's assets in this segment of the mortgage market.

The third tier of the mortgage market is characterized by less creditworthy borrowers and loans with higher loan-to-value ratios. This is a much riskier segment of the market and the Fund will generally not invest its assets in this tier.

The Manager may, at its discretion, invest in other securities in order to maintain the liquidity of the Fund or to further diversify the investment portfolio of the Fund. Such securities may include exchange-traded funds, bonds, treasury bills and other commercial paper. The Manager will, at all times, select investments to include in the portfolio which assist in meeting the investment objective of the Fund.

General Investment Guidelines and Criteria for Mortgages

The composition of the Fund's investment portfolio will vary over time depending on the Manager's assessment of the appropriate strategy given overall market conditions and outlook. However, the following general guidelines will be followed for managing the portfolio:

- the Fund's mortgages may be secured on any real property in Canada;
- the cost to the Fund of any particular mortgage on a property (together with the cost of any other indebtedness in respect of the property that ranks equally with or superior to the particular mortgage) will not exceed the fair market value of the property, except as a result of a decline in the fair market value of the property after the particular mortgage was granted by the mortgagor;
- the mortgages will generally be for terms of 3 years or less;
- the mortgages will be denominated in Canadian dollars;
- the mortgages will be diversified by geographical location within Canada;
- an attempt will be made to ladder the maturity dates of mortgages so as to have portions of the mortgage portfolio maturing at regular intervals;
- mortgages will generally require the borrower to make monthly interest or blended principal and interest payments;
- mortgages will generally be limited to 85% of the appraised value of the property; and
- all appraisals relied on by the Manager shall be rendered by an appraiser who is (i) independent from the Manager and from any firm then providing mortgage administration services to the Fund, (ii) experienced in residential property in the geographic area and (iii) accredited by the appropriate licensing body in the relevant jurisdiction.

Investment Restrictions

Securities legislation imposes several restrictions on the Fund including the following: (a) the Fund is prohibited from acquiring 20% or more (alone or together with any related mutual fund) of the voting securities of an issuer and (b) the Fund cannot invest in issuers of which the Manager or its associates

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own a significant interest (>10% voting securities). The Manager has received regulatory relief from the Ontario Securities Commission which permits the Fund to invest in underlying Crystal Wealth funds in excess of these limits.

The Manager will also adhere to the following investment restrictions when managing the Fund's portfolio:

1. The Fund will restrict its investments so that, at all times, it will qualify as a "unit trust" under paragraph 108(2)(b) of the Tax Act. Currently, such restrictions include:
 - a) at all times, at least 80% of the Fund's property must consist of any combination of the following:
 - shares;
 - any property that, under the terms or conditions of which or under an agreement, is convertible into, is exchangeable for or confers a right to acquire, shares;
 - cash;
 - bonds, debentures, mortgages, hypothecary claims, notes and other similar obligations;
 - marketable securities; and
 - rights to and interests in any rental or royalty computed by reference to the amount or value of production from a natural accumulation of petroleum or natural gas in Canada, from an oil or gas well in Canada or from a mineral resource in Canada;
 - b) not less than 95% of the Fund's income for each year (computed without regard to subsections 49(2.1) and 104(6) of the Tax Act) must be derived from, or from the disposition of, investments described in paragraph 3(a) above; and
 - c) at no time will more than 10% of the Fund's property consist of bonds, securities or shares in the capital stock of any one corporation or debtor other than Her Majesty in right of Canada or a province or a Canadian municipality.
2. The Fund may not engage in short-selling.
3. The Fund may not invest in mortgages on property located outside of Canada.

Line of Credit

The Manager has established a line of credit with a major Canadian bank secured against the assets of the Fund under which outstanding indebtedness will not exceed an amount equal to 20% of the net assets of the Fund. This line of credit has three potential uses:

- (i) To provide liquidity in the event of Unitholder redemptions. It is the intention of the Manager to keep the Fund as close to fully invested in mortgages as possible at all times. There is no established secondary market for these mortgages so there is relatively little immediate liquidity in the Fund for the Manager to meet unexpected redemption requests.

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The line of credit can be available to fund these redemptions and would be paid down as mortgages matured within the portfolio;

- (ii) To smooth the timing differences between deal flow (potential mortgage loans) and cash availability in the Fund. The Manager will attempt to ladder the Fund's investment portfolio such that mortgage loan investments are maturing on a regular basis. However, there will be times when new mortgage loan opportunities are available for a limited time, but the Fund does not have available cash to invest in them at that time. Rather than miss these opportunities, the Manager may temporarily draw upon the line of credit to invest in these new mortgages and pay down the line of credit as existing mortgages mature within the portfolio or new subscriptions are made in the Fund; and
- (iii) To enhance the yield of the Fund by leveraging the portfolio. In other words, by borrowing against the line of credit to invest in further mortgage loans, the Fund will earn the spread between the rate earned on the mortgage loan and the rate paid on the line of credit.

This line of credit carries commercially reasonable and competitive terms and conditions including interest rate and fees.

Investment Process

The Manager will continuously monitor the Fund's asset mix and its risk and reward profile in the context of the state of the economy, the general financial markets and the Canadian real estate markets.

As described below under "Mortgage Servicing Companies", the Manager has entered into, or may enter into, an MPA with independent companies that specialize in the administration of non-conventional mortgages in the residential and commercial sectors of the Canadian real estate market. The role of these administration companies is to procure and service the mortgage loans through to maturity once the Fund invests in them.

Through any MPA as well as arrangements with other independent mortgage brokers and administrators, the Manager is presented with potential mortgage investment opportunities. The Manager performs its own due diligence and examines how the new potential mortgage fits into the overall investment portfolio from a diversification point of view. If the Manager decides to purchase the mortgage for the Fund, the administration company takes over servicing the mortgage on behalf of the Fund until maturity and repayment, at which time the principal will be redeployed into another mortgage, or the mortgage may be renewed for a further term. The administration companies are paid for their service by the Fund. See "Mortgage Servicing Agreements".

Investments in Other Funds Managed by Crystal Wealth

The Manager has obtained certain regulatory relief under which the assets of the Fund may be invested in units of other mutual funds managed by Crystal Wealth (an **Underlying Crystal Wealth Fund**). No sales or redemption fees will be payable by the Fund in relation to its purchases or redemptions of the Underlying Crystal Wealth Fund, and no management fees or incentive fees will be payable by the Fund that, to a reasonable person, would be a duplicate fee payable by the Underlying Crystal Wealth Fund for the same service. Specifically, any management fees charged to the Underlying Crystal Wealth Fund attributable to the assets of the Fund that are invested in the Underlying Crystal Wealth Fund and the HST payable thereon will be rebated back to the Fund at the end of each month in the form of a management

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fee rebate that will be reinvested in additional units of the Underlying Crystal Wealth Fund on behalf of the Fund.

The proportion of the Fund's assets invested in an Underlying Crystal Wealth Fund will be at the discretion of the Manager and consistent with the investment objectives of the Fund. The Fund is permitted to invest up to 100% of its assets in any one or a combination of Underlying Crystal Wealth Funds. The Manager regularly reviews the Fund's holdings of any Underlying Crystal Wealth Funds to ensure that they continue to be appropriate for the Fund's investment objectives.

The Fund will not vote any of the units of the Underlying Crystal Wealth Funds owned by the Fund. The Manager may, in its sole discretion, choose to flow through the voting rights attached to units of the Underlying Crystal Wealth Funds owned by the Fund, to investors in the Fund. A Unitholder is entitled to receive from the Manager, free of charge, a copy of the offering memorandum, if any, relating to any Underlying Crystal Wealth Fund in which the Fund invests.

Trustee, Manager, Portfolio Advisor and Promoter

Crystal Wealth is the trustee, manager, portfolio advisor, and promoter of the Fund. The Manager is registered with applicable securities regulatory authorities in the categories of investment fund manager and portfolio manager. The Manager will manage the affairs of the Fund in accordance with the applicable terms and conditions of the Declaration of Trust, which provides for the Manager to exercise its duties and responsibilities diligently and in good faith and with the degree of care, diligence and skill that a reasonably prudent professional investment fund manager would exercise in comparable circumstances. The Manager is also the portfolio adviser of the Fund and will be responsible for execution of the Fund's investment strategy, including the identification and selection of investment opportunities, related due diligence, negotiation, documentation, approval and ongoing management and administration of assets in the portfolio. Allocation of opportunities will be subject to the policies of the Manager. Its head office is 192 Plains Road East, Burlington, Ontario, L7T 2C3.

Please see Item 3 for more details on the principals of the Manager as well as disclosure of any potential conflicts of interest.

Mortgage Servicing Companies (MSCs)

The Manager will be relying on the expertise of licensed mortgage administration companies to service and monitor the mortgages in which the Fund invests. The Manager has signed, or may sign, a Mortgage Procurement and Administration Agreement (MPA) with such companies outlining the division of duties and responsibilities of the MSC and the Manager.

The Manager has discretion to modify or terminate any MPA or appoint additional mortgage administrators without notice to or the consent of Unitholders.

Fiscal Year

The Fund's financial year end is December 31 in each year. The Fund's taxation year end is December 31, or, if the Fund so elects under the *Income Tax Act* (Canada) and the regulations promulgated thereunder, as amended (collectively referred to herein as the "Tax Act"), December 15th in each year.

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Auditor

BDO Canada LLP has been appointed by the Manager as the auditor of the Fund. Its office is located at 4-3115 Harvester Road, Burlington, ON, L7N 3N8.

Custodian

Cash and short-term investments are held by NBCN, a wholly-owned subsidiary of National Bank of Canada. Its office is located at 250 Yonge St., 16th Floor, Toronto, ON M5B 2L7. Mortgages are registered to the Manager in trust for the Fund or are otherwise held for and on behalf of the Fund. Mortgages may be registered in the name of a MSC for administrative convenience, but the Manager at all times retains the right to transfer registration to itself as trustee or to another nominee of the Fund.

Registrar

Unitholder record keeping and administration services are provided by International Financial Data Services (IFDS), 30 Adelaide St. E., Suite 1, Toronto, Ontario, M5C 3G9.

Fund Accountant

Fund accounting services are provided by The Investment Administration Solution Inc. (IAS), 400-330 Bay St., Toronto, Ontario, M5H 2S8.

2.3 Material Agreements

Master Declaration of Trust

The following constitutes a summary of the general provisions of the Declaration of Trust. The Declaration of Trust sets out the powers and duties of the manager and the trustee of the Fund, the attributes of the Units, procedures for the purchase, exchange and redemption of Units, recordkeeping, calculation of the Fund's income and other administrative procedures. It also contains provisions for the selection of a successor trustee if Crystal Wealth should resign. Specific provisions of the Declaration of Trust dealing with series of Units and the rights of Unitholders are discussed under Item 4.1, Units.

The Declaration of Trust provides that the Fund or a series of Units of the Fund may be terminated on reasonable notice to investors and the subsequent distribution of the Fund's or series' net assets to investors.

The Declaration of Trust provides the trustee with a right of indemnification in carrying out its duties under the Declaration of Trust, provided that the trustee does not breach its standard of care.

In some of the provinces in which the Fund owns mortgages, the Land Transfer office does not allow a mortgage owned by a trust such as the Fund to be registered in the name of the Fund, but rather it must be registered in the name of the trustee. Because of this, some of the mortgages owned by the Fund are registered to Crystal Wealth, in its capacity as trustee. Such mortgages are held in trust for the Fund by Crystal Wealth under the terms of the Declaration of Trust.

Master Management Agreement

Crystal Wealth has entered into a Master Management Agreement dated as of April 12, 2007 and as amended from time to time by the parties (the **Management Agreement**) to facilitate the administration

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and portfolio management of the Fund. Under the Management Agreement, the Manager is responsible for providing directly, or for arranging other persons or companies to provide, administration of the Fund, investment portfolio advisory services, distribution services for the promotion and sale of the Fund's Units and other operational services. The Management Agreement contains a schedule of the management fee rates and sets out the operating expense reimbursement arrangements payable to the Manager by the Fund. The Fund pays the Manager an annual management fee of 2.2% of the average assets under management ("AUM") of Series A units of the Fund plus HST and an annual management fee of 1.0% of the AUM of Series F units of the Fund plus HST.

The Management Agreement will continue in effect unless and until terminated with respect to the Fund on at least 60 days' prior written notice. The Management Agreement may be terminated immediately upon written notice if any party is in breach of its terms and the breach has continued for at least 30 days without being remedied.

Under the Management Agreement, the Manager and its agents are not liable for any loss sustained by reason of the adoption or implementation of any investment policy or the purchase, sale or retention of any portfolio investment on behalf of the Fund. However, this limitation of liability does not protect the Manager against any liability to the Fund or Unitholders by reason of wilful misfeasance, bad faith or negligence in the performance of its duties under the Management Agreement.

Mortgage Servicing Agreements

The Manager will be relying on the expertise of licensed mortgage administrators to service and monitor the mortgages in which the Fund invests. For each of these entities, the Manager will be entering into a MPA. For their services under the MPA each of these entities may receive a fee. This fee is borne by the Fund.

Pursuant to an MPA signed with Spectrum-Canada Capital (2000) Corporation ("SCCC") on March 10, 2010, the Fund agreed to pre-pay SCCC the sum of \$1.6 million (the "**Pre-Payment**") for the services to be provided by SCCC. This payment was conditional upon obtaining the approval of investors, which was obtained at a meeting of investors, held on April 6, 2010, and was paid to SCCC. Under the terms of the MPA the fees payable to SCCC for the services they provide were reduced from 1% per annum on the outstanding mortgage principal balance to the following:

- a) The fee payable for each month to shall be one-twelfth (1/12) of 1% of the mortgage principal balance from time to time less one-twelfth (1/12) of 11% of the balance of the Pre-Payment (the "**Pre-Paid Balance**") as at each Due Date, plus applicable taxes. The amount of the fee as determined for each month shall be deducted from the amount of the Pre-Paid Balance, and such reduced Pre-Paid Balance shall be used for purposes of determining the Fee for each subsequent month.
- b) when the Pre-Paid Balance reaches zero, the Fund will commence paying the monthly fees again, but then at a reduced rate of 0.50% per annum of the Mortgage Loan Balance; and
- c) the Fund continues to pay SCCC monthly the applicable taxes due on the fees.

The following additional benefits were obtained for making the Pre-Payment:

- a) The Manager has, at no cost, secured the licensing rights in the software that is utilized by SCCC in providing the services. SCCC will train the Manager's personnel on how to administer the Fund's mortgage portfolio, provide a copy of the software with current data to populate the

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software as well as ongoing regular updates to the software and data so that in the event of any disruptions, the Manager could assume the day-to-day administration of the Fund's residential mortgage portfolio. In this way the Fund will not be at risk in the event that SCCC should default in its obligations to provide the services to the Fund or in the event that it should go bankrupt. Should either such event occur, then the Manager has undertaken to provide the mortgage administration services to the Fund at no cost for the period until the Pre-Payment Balance reaches zero. Thereafter, the Manager would provide the mortgage administration services at the same reduced rate as that at which they would have been provided to the fund by SCCC or it would engage someone else to provide the services.

- b) In the event that, on or before June 30, 2017, the MPA with SCCC is cancelled, or should SCCC go bankrupt, or should Mr. or Mrs. Matthews cease to be the majority shareholders of SCCC, then on the occurrence of any of such events, the Fund shall be entitled to a refund from SCCC of the unearned portion of the Pre-Payment.
- c) SCCC has agreed to provide the Fund with a right of first refusal in connection with mortgage investment opportunities that it has available from time to time.

It is anticipated that through the MPA, the Fund will be provided with a continuing source of residential mortgage investment opportunities and a continuation of the administration services provided by SCCC.

Custodian Agreement

The Manager entered into a custodian services agreement with NBCN on July 26, 2004, under which NBCN will act as custodian for the cash and short-term investments of the Fund. For its services, NBCN receives a fee agreed to from time to time by NBCN and the Manager. This fee is borne by the Fund.

Securityholder Services Agreement

The Manager entered into a securityholder services agreement with IFDS on February 17, 2004 to have IFDS act as registrar, transfer agent, order processing and distribution disbursement agent and to perform certain administrative, trust accounting and other services with respect to the Fund. For its services, IFDS receives a fee agreed to from time to time by IFDS and the Manager. This fee is borne by the Fund.

Inspecting Copies of Agreements

Copies of the material contracts referred to above may be inspected during normal business hours at the offices of the Manager or may be obtained from the Manager for a nominal charge to reimburse the Fund for the costs of providing such copies.

Item 3 Directors, Management, Promoters and Principal Holders

3.1 Principal Holders

As of the date of this Offering Memorandum, no person directly or indirectly beneficially owns or controls 10% or more of any series of Units of the Fund.

3.2 Experience of the Manager and Portfolio Manager

The principal of the Manager, who is also the lead portfolio strategist for the Fund, is Clayton Smith, who has a broad background of investment and financing experience. Mr. Smith founded the Manager in 1998

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and has been President and Chief Executive Officer since its creation. Prior to that, Mr. Smith was a financial planner for 4 years. Before entering the financial services industry, Mr. Smith served as an officer in the Canadian Armed Forces after attending Royal Military College.

3.3 *Interests of Management and Conflicts of Interest*

As stated, the Manager is engaged in activities as an investment fund manager, portfolio manager, distributor and promoter of Crystal Wealth investment funds and as an exempt market dealer. The Manager and its principals do not devote their time exclusively to the affairs of the Fund and they perform services for other persons and entities including other Crystal Wealth investment funds. The Manager is entitled to receive management and administrative services fees from Crystal Wealth investment funds and other client portfolios. From time to time, investment opportunities and transaction participation may have to be allocated among the investment funds and other client portfolios for which the Manager has responsibility. If this were to occur, the Manager will make the appropriate allocations in accordance with its written policies and in a manner which it considers to achieve a fair and equitable result for all affected client portfolios.

In its capacity as an exempt market dealer, the Manager and its dealing representatives may distribute units of the Fund and of other investment funds and pooled investment vehicles managed or sponsored by the Manager. Dealing representatives of the Manager are permitted to charge or receive an up-front placement fee for such distribution, to be negotiated with the investor, but not to exceed 5% of the total subscription amount. If the dealing representative and the investor agree to a placement fee, such fee is deducted and paid to the dealing representative and only the net amount is invested in the Fund. The Manager receives no separate placement fees but does receive a management fee which is charged to the Fund.

In its capacity as a portfolio manager, the Manager may manage the investment portfolios of clients on a discretionary basis, and in so doing may select the Fund or other Crystal Wealth investment funds for such managed accounts.

As described under "Our Business -- Investments in Other Funds Managed by Crystal Wealth", the Fund may invest in other Funds of which the Manager is the trustee and manager, although there is no duplication of management fees.

Due to the relationships described above, the Fund may be considered to be a related or connected issuer of the Manager under applicable securities legislation.

Additional information as to real and potential conflicts of interest, and the Manager's policies and procedures for addressing them, including the Manager's co-investment, personal trading, portfolio valuation, brokerage (order flow) allocation and soft dollar policies, are available by contacting the Manager.

3.4 *Penalties, Sanctions and Bankruptcy*

No director or senior officer or control person of Crystal Wealth or person holding a sufficient number of Units of the Fund to affect materially the control of the Fund has, in the last 10 years, been declared bankrupt or been subject to any penalties or sanctions imposed by a court or regulatory authority or been a director, senior officer or control person of any issuer that has been subject to any penalties or sanctions imposed by a court or by a regulatory authority while the director, officer or control person was a director, officer or control person of such issuer.

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Item 4 Securities Offered

4.1 Terms of Securities

The securities being offered under this Offering Memorandum are Series A and Series F Units of the Fund.

Units

An investment in the Fund is represented by Units. The Fund is permitted to have an unlimited number of series of Units and is authorized to issue an unlimited number of Units of each series. All series of Units of the Fund will be invested in the same portfolio of assets. To date, the Fund has created two series of Units – Series A and Series F.

At a meeting of Unitholders, each Unitholder will have one vote for each dollar value of all Units owned by such Unitholder as determined based on the series net asset value per Unit at the close of business on the record date for voting for such meeting, with no voting rights being attributed to portions of a dollar of such value. Unitholders have limited voting rights.

Unitholders are also entitled to participate pro rata based on the Units held by them in distributions made out of the Fund (other than Management Fee Distributions, as described herein) and, on liquidation of its net assets (on a series by series basis). No certificates are issued by the Fund to represent the outstanding Units. Each Unit is transferable only in accordance with Declaration of Trust and subject to securities legislation, is not subject to future calls or assessments, and entitles the holder to rights of redemption.

Offering Price

The price of the Units of the Fund is an amount equal to the net asset value per Unit (NAVPU) determined from time to time. Currently, the NAVPU will be determined weekly, on the last business day of each week (each, a **Valuation Date**).

The NAVPU will also be determined on the last business day of each month and on any other day as the Manager in its discretion determines, but these dates will not be considered Valuation Dates for the purposes of Unitholder transactions.

4.2 Computation of Net Asset Values

The net asset value of the Fund (the NAV) and the net asset value per unit (NAVPU) will be calculated by the Manager or its agent in Canadian dollars on each Valuation Date by taking the value of all assets less the liabilities of the Fund.

In calculating the NAV of the Fund at any time:

- (a) the value of cash, promissory notes, receivables, prepaid expenses, dividends and interest declared or accrued but not yet received, will be deemed to be the face value thereof unless the Manager or its agent considers otherwise;
- (b) the value of treasury bills and other money market instruments will be the cost of such instruments plus the accrued interest up to and including the Valuation Date;

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- (c) the value of mortgage loans will be the outstanding principal on the Valuation Date. The Manager will continue to value mortgage loans at their full outstanding principal even if a mortgage is in foreclosure, unless the Manager has incontrovertible proof that the final recovery from the borrower will be less than the outstanding principal, in which case the Manager will accrue a loan loss provision approximately equal to the expected loss on the mortgage;
- (d) the value of any other securities for which there is a published market will be the closing market price for such securities (or if there is no closing price the average of the closing bid and ask prices) on the Valuation Date; provided that if in the opinion of the Manager or its agent, such price does not properly reflect the price which would be received by the Fund upon disposal of the securities, the Manager or its agent may place such value upon such securities as appears to the Manager or its agent to most closely reflect the fair value of such securities;
- (e) the value of any other property for which a current third party valuation is available will be the value as determined by the third party valuator;
- (f) the value of all other property will be the value that the Manager or its agent determines in its reasonable discretion most accurately reflects its fair value;
- (g) the value of any asset measured in a foreign currency will be calculated by converting the value in the foreign currency into Canadian dollars using the rate of exchange current on the Valuation Date as determined by the Manager or its agent;
- (h) each transaction of purchase or sale of portfolio securities effected by the Fund will be reflected in the computation of the NAV not later than the first computation of such NAV made after the date on which such transaction becomes binding;
- (i) the issue or redemption of Units of the Fund will be reflected in the computation of the NAV no later than the next computation of such NAV made after the time as at which a NAVPU is determined for the purpose of the issue or redemption of the Units of the Fund; and
- (j) liabilities include only those expenses paid or payable by the Fund, including accrued contingent liabilities and management fees where they are known.

The NAVPU will be the NAV of the portfolio assets of the Fund attributable to the series divided by the number of Units of the series outstanding on the relevant Valuation Date.

A NAV will not be calculated if redemptions have been suspended by the Manager.

The value given to any pooled fund investments held by the Fund on a Valuation Date, including an Underlying Crystal Wealth Fund, is derived from the most recent net asset value information available to Crystal Wealth on that Valuation Date. Often, the only valuation information available is an estimate of the net asset value of the applicable pooled fund as of the Valuation Date, which in turn is based on estimated values of the pooled fund's underlying investments. These underlying investments may be difficult to value, as they may be illiquid and may trade infrequently or not at all. In some cases, subsequent information provided by the pooled fund may show an actual value that is different from the estimated value previously provided. No adjustment will be made to the number of Units purchased or

redeemed by an investor in the Fund because of the use of estimated values in determining the net asset value of the Fund and the net asset value of each series of Units of the Fund.

4.3 Redemption of Units

A Unitholder may, upon request to the Manager in a manner and form acceptable to the Manager, redeem a portion or all of its Units at a redemption price equal to the NAVPU on the Valuation Date next following the date on which the request for redemption is received by the Manager, less any accrued and applicable fees and taxes. If the request is received by the Manager prior to 4:00 p.m. ET, on a Valuation Date, the redemption will be processed on that Valuation Date. Proceeds of redemption will be paid within three Business Days from such date either by cheque or electronic payment as the Unitholder requests. No interest will be paid to the Unitholder on account of any delay in forwarding the proceeds of redemption to the Unitholder. If Units were purchased by cheque and then redeemed within seven business days of the purchase, the Fund may hold the redemption proceeds until the purchase cheque has cleared, which may take up to 10 business days for cheques drawn on a Canadian chartered bank and up to 45 business days for all other cheques.

The Manager has the right to cause redemptions of Units to be suspended for the whole or any part of a period during which normal trading is suspended on any exchange or market on which securities representing more than 50% by value or underlying market exposure of the total assets of the Fund are traded. Any redemptions that would otherwise have taken place during the period of suspension will be effected at the close of business on the Valuation Date immediately following the termination of suspension unless, prior to that date, a Unitholder has withdrawn his or her redemption order.

The Manager has the right to cause redemptions of Units to be suspended if it receives redemption requests for Units representing more than the sum of amounts immediately available under the Fund's lines of credit, if any, and any cash on hand, treasury bills, bankers acceptances and other money market instruments (**Cash Equivalents**) that the Fund owns on any given Valuation Date. The purpose of this right is to safeguard against illiquidity in the Fund, and is in place to protect Unitholders who are not redeeming Units from the Fund. Without this right, the Manager could be forced to liquidate a portion of the Fund's mortgage portfolio at what could potentially be a reduced value. This right gives the Manager the ability to wait for new subscription proceeds to fund the redemptions; wait for a portion of the mortgage portfolio to mature; or effect an orderly sale of a portion of the mortgage portfolio. It is the Manager's intention to attempt to maintain a ladder structure to the Fund's portfolio with a portion of the mortgage portfolio maturing each month. Any redemptions that would otherwise have taken place during the period of suspension will be effected at the close of business on the Valuation Date immediately following the termination of suspension unless, prior to that date, a Unitholder has withdrawn his or her redemption request.

The Manager may, at any time and from time to time, by giving ten business days prior written notice to Unitholders, redeem all or any portion of the outstanding Units of a series on the next Valuation Date for a redemption price per Unit equal to the NAVPU for Units of that series calculated for such day. Among other reasons, the Manager could exercise this right if a particular series has so few Units outstanding that the Manager in its discretion deems it uneconomic to continue to offer the series. Alternatively, the Manager could exercise this right of redemption for tax purposes.

The Manager is also entitled to require the redemption of all or any part of the Units held by a Unitholder at any time in its discretion.

The Manager is entitled to require the redemption of all of the Units held by a Unitholder at any time that the Unitholder's account falls below \$5,000 in market value. Prior to exercising this right of redemption,

the Manager will provide the Unitholder with 10 business days' prior notice to allow such Unitholder an opportunity to increase the value of its account to \$5,000 by purchasing more Units of the Fund.

4.4 Systematic Withdrawal Plans

Unitholders may make regular redemptions through a Systematic Withdrawal Plan (SWP). Once a SWP is authorized, the Manager will make automatic redemptions from the Unitholder's account according to the schedule chosen by the Unitholder. SWPs are available monthly or quarterly on any Friday of the month or quarter. If the selected Friday is not a business day, the SWP will be run on the Valuation Date immediately preceding it. In addition, all of the conditions, features, fees and charges discussed elsewhere in this Offering Memorandum apply to Units redeemed under the SWP program.

4.5 Distributions

The Fund intends to distribute to Unitholders in each taxation year such portion of its net income, including net realized capital gains, as will be sufficient to ensure that the Fund will not be liable for income tax under Part I of the Tax Act for each taxation year. Distributions will be made monthly on the last Friday of the month. If the last Friday of the month is not a Business Day, the distribution will be made on the Valuation Date immediately preceding it. In December of each year, the distribution will take place on a date between December 15 and December 31 to be determined by the Manager. The Manager may, at its discretion, decide to distribute to Unitholders a portion of its net income, including net realized capital gains, at other times during the year as well.

The Fund shall deduct or withhold from any distribution to a Unitholder who is, or is deemed to be, a non-resident of Canada for purposes of the Tax Act, or is a partnership that is not a "Canadian partnership" within the meaning of the Tax Act, any taxes or other amounts required to be deducted or withheld therefrom by the Fund under the Tax Act or any other applicable tax legislation. The Fund shall remit such deducted or withheld taxes or other amounts to the appropriate tax authority on behalf of the Unitholder. Any such taxes or other amounts remitted by the Fund shall be considered to have been paid by the Fund to the Unitholder in satisfaction of any distribution to the Unitholder by the Fund.

All distributions made by the Fund to each series of Units will be automatically reinvested in additional Units of the same series at the NAVPU thereof unless a Unitholder elects to receive his or her distribution in cash.

4.6 Short Term Trading Fee

In order to protect the interests of the majority of Unitholders of the Fund and to discourage short term trading in the Fund, Unitholders may be subject to a short-term trading fee. If a Unitholder redeems Units within 180 days of such Units having been acquired, the Fund may deduct and retain for the benefit of the remaining Unitholders 5% of the value of the Units redeemed.

4.7 Restriction on Non-Resident Unitholders

In order to ensure that the Fund qualifies as a "mutual fund trust" within the meaning of the Tax Act at all times, the Manager has the right, in accordance with the Declaration of Trust governing the Fund, not to accept a subscription for Units from, or issue or register a transfer of Units to, a Unitholder who is, or is deemed to be, a non-resident of Canada for purposes of the Tax Act, or is a partnership that is not a "Canadian partnership" within the meaning of the Tax Act. In addition, under certain circumstances, the Manager may require that such a Unitholder redeem its Units.

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4.8 Fees and Expenses

Management Fee: The Manager is entitled to charge the Series A Units of the Fund a management fee at a maximum annual rate of 2.2% plus HST and the Series F Units of the Fund a management fee at a maximum annual rate of 1% plus HST. The base Trailer Fee on Series A Units (as described in Item 6) is paid by the Manager from out of this management fee. The management fee accrues daily and is payable monthly in arrears.

Trustee Fees: Crystal Wealth acts as trustee for the Fund and has chosen not to accept any compensation from the Fund for this service.

Management Fee Distributions: The Manager may, in its sole and absolute discretion, rebate part of its management fee to select Unitholders, effectively reducing the management fee that those Unitholders are paying. The amount of the reduction is distributed by the Fund (the **Management Fee Distribution**) to the investor for whose benefit the fees were reduced. Where applicable, Management Fee Distributions will be calculated on each business day and distributed on a regular basis by the Fund to the applicable investor, generally, first out of the net income of the Fund, including net realized capital gains of the Fund, and then as a return of capital. All Management Fee Distributions will be reinvested in additional Units of the same series of Units of the Fund unless otherwise requested. The amount of the Management Fee Distribution will generally be treated for purposes of the Tax Act as income, capital gains or return of capital to the Unitholder receiving it.

Operating Expenses: The ongoing expenses of the Fund will be borne by the Fund, including without limitation, trustee fees, the fees and expenses of legal counsel and the Fund's auditors, communications to Unitholders, custodial arrangements, fund accounting fees, registrar and transfer agency fees, administration and recordkeeping, interest, brokerage fees, regulatory fees and taxes of all kinds to which the Fund is or might be subject to. The Manager or the service providers referred to under "Mortgage Servicing Agreements" may from time to time incur certain expenses with respect to the mortgages held by the Fund. Such expenses may include condominium fees, insurance premiums or municipal taxes paid on behalf of a mortgagor, as well as fees payable to realtors, property managers, consultants and lawyers in the event that enforcement is necessary and a mortgaged property is listed and sold. Such expenses are added to the amounts payable to the Fund by the borrower, or deducted from the proceeds of sale, as applicable. If the expenses so incurred by the Manager or service provider on behalf of the Fund are not paid by the borrower or the proceeds of sale are not sufficient to reimburse the Manager or the service provider, then such expenses are recoverable from the Fund. The Fund is required to pay harmonized sales tax (HST) on the management fee and most of the other fees and expenses which it pays.

4.9 Subscription Procedure

Continuous Offering

Units of the Fund are offered on a continuous basis under this Offering Memorandum. This offering is being conducted pursuant to the prospectus exemption available under Section 2.3 (accredited investor) (the **Accredited Investor Exemption**) and Section 2.10 (minimum amount - \$150,000) (the **\$150,000 Exemption**) of National Instrument 45-106 *Prospectus Exemptions* (NI 45-106).

The Manager may from time to time establish minimum initial investment amounts and minimum additional investment amounts. The Manager may in its discretion waive such minimum requirements on a temporary basis or on a case-by-case basis.

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The Manager reserves the right to accept or reject subscriptions, to change the minimum amounts for investments in the Fund and to discontinue the offering of Units of the Fund at any time and from time to time. Any monies received with rejected subscriptions will be refunded within two business days, without interest or deduction.

Subscriptions may be placed by investors either directly with the Manager or through registered dealers or entities that are exempt from dealer registration. Prospective investors who wish to subscribe for Units must complete, execute and deliver the Subscription Agreement that accompanies this Offering Memorandum to the Manager or their dealer (as appropriate) and tender the subscription amount in a manner acceptable to the Manager. Units will be issued at the NAVPU on the Valuation Date next following receipt by the Manager of a subscription request (unless received on a Valuation Date prior to 4:00 p.m. E.T., in which case the Units will be issued on such Valuation Date). All subscriptions for Units of the Fund must be forwarded by dealers, without charge, the same day that they are received, to the Manager on behalf of the Fund.

A subscriber has the right to cancel the subscription by sending written notice of cancellation before midnight of the second business day after the subscriber signs the Subscription Agreement. Any subscription proceeds received will be held in trust for that period, and will be promptly returned to the subscriber without interest or deduction if the subscriber exercises his or her cancellation rights.

Additional Investments

Additional investments in the Fund are generally permitted in any amount, subject to any minimum holding prescribed from time to time by the Manager. Each additional investment can only be made pursuant to a prospectus exemption which is available at the time of the additional investment. For example, investors purchasing in reliance on the Accredited Investor exemption will be requested to represent that they continue to qualify as Accredited Investors at the time of each additional investment. Non-accredited investors are able to make additional investments of any amount (subject to minimums prescribed by the Manager) provided that the investor is holding Units of the Fund with an acquisition cost or net asset value of \$150,000 or more.

At the time of making each additional investment in the Fund, each investor will be deemed to have repeated to the Fund the covenants and representations contained in the Subscription Agreement, delivered by the investor to the Fund at the time of the initial purchase.

The Manager reserves the right to change the minimum amount for additional investments in the Fund at any time and from time to time.

Following each purchase of Units, investors will receive written confirmation indicating details of the purchase transaction, including the dollar amount of the purchase order, the net asset value per unit and the number of Units purchased. For additional investments, the written confirmation will indicate the cumulative total of all Units held by the investor.

Pre-authorized Chequing Plan

Provided a Unitholder continues to have the status of an "accredited investor" or otherwise meets the prescribed investment qualifications, Unitholders may make regular purchases through a Pre-authorized Chequing Plan (PAC). Where the Unitholder is an individual investor relying on the Accredited Investor exemption, further arrangements, including the continued or ongoing provision of the prescribed risk acknowledgement form, may be required in order to comply with such exemption. Once a PAC is authorized, the Manager will make automatic withdrawals from the Unitholder's bank account according

to the schedule chosen by the Unitholder and invest this sum in Units of the Fund. PAC withdrawals can be made monthly or quarterly, on any Friday in the month or quarter. If the chosen Friday is not a business day, the PAC will run on the next Valuation Date thereafter. In addition, all of the conditions, features, fees and charges discussed elsewhere in this Offering Memorandum apply to Units purchased under the PAC program.

Item 5 Certain Canadian Federal Income Tax Considerations

5.1 Disclaimer

An investment in Units of the Fund may give rise to tax consequences for Unitholders under the Tax Act and any applicable provincial, territorial, local or foreign tax laws. Prospective Unitholders are urged to consult with their own tax advisors with respect to the tax consequences of investing in Units of the Fund under the Tax Act and any applicable provincial, territorial, local or foreign tax laws based on their own particular circumstances.

5.2 Summary of Certain Canadian Federal Income Tax Considerations

The following is, as of the date of this Offering Memorandum, a general summary of certain Canadian federal income tax considerations generally applicable under the Tax Act to the Fund and Unitholders who at all relevant times, for purposes of the Tax Act, (i) are the beneficial owners of the Units, (ii) are individuals (other than trusts) resident in Canada, (iii) hold their Units as capital property, and (iv) deal at arm's length and are not affiliated with the Fund and its affiliates. Generally, Units will be considered to be capital property to the Unitholder thereof for purposes of the Tax Act provided that they are not held in the course of carrying on a business and have not been acquired in one or more transactions considered to be an adventure or concern in the nature of trade. Certain Unitholders who might not otherwise be considered to hold their Units as capital property may, in certain circumstances, be entitled to have their Units, and any other "Canadian security" (as defined in the Tax Act) owned by such Unitholders in the taxation year in which the election is made, and in all subsequent taxation years, treated as capital property by making the irrevocable election permitted by subsection 39(4) of the Tax Act. Unitholders should consult their own tax advisors regarding the potential application and consequences of this election in their particular circumstances.

This summary is not applicable to a Unitholder that has entered or will enter into a "derivative forward agreement" as that term is defined in the Tax Act with respect to the Units. Such Unitholders should consult their own tax advisors.

This summary is based on provisions of the Tax Act in force on the date of this Offering Memorandum and the current published administrative policies and assessing practices of the Canada Revenue Agency (the "CRA") publicly available prior to the date of this Offering Memorandum. This summary takes into account all specific proposals to amend the Tax Act which have been publicly announced by or on behalf of the Minister of Finance (Canada) prior to the date of this Offering Memorandum (the "Tax Proposals") and assumes that the Tax Proposals will be enacted in their current form. There can be no assurance that any Tax Proposals will be enacted in their current form or at all. Except for the Tax Proposals, this summary does not otherwise take into account or anticipate any changes in law whether by legislative, governmental, or judicial decision or action, or changes in the administrative policies and assessing practices of the CRA. In addition, this summary does not take into account any other federal or any provincial, territorial, local or foreign tax legislation or considerations, which may differ significantly from those discussed herein.

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This summary is based on the assumption that the Fund is and will continue to qualify at all times as a mutual fund trust for purposes of the Tax Act. This summary is also based on the assumption that the Fund has not been established or will not be maintained primarily for the benefit of non-residents of Canada for purposes of the Tax Act. If the Fund were not to qualify as a mutual fund trust under the Tax Act, then the Canadian federal income tax considerations would be materially different from those described herein.

This summary is not exhaustive of all possible Canadian federal income tax considerations applicable to an investment in Units. Moreover, the income and other tax consequences of acquiring, holding, or disposing of Units will vary depending on the Unitholder's particular circumstances, including the provinces in which the Unitholder resides or carries on business. Accordingly, this summary is of a general nature only and is not intended to be, nor should it be construed to be, legal or tax advice to any prospective purchaser of Units. Prospective Unitholders should consult their own tax advisors for advice with respect to the tax consequences to them of an investment in Units, based on their particular circumstances.

Status of the Fund

To qualify as a mutual fund trust for purposes of the Tax Act (i) the Fund must be a Canadian resident "unit trust" for purposes of the Tax Act, (ii) the only undertaking of the Fund must be (a) the investing of its fund in property (other than real property or an interest in real property or an immovable or a real right in an immovable), (b) the acquiring, holding, maintaining, improving, leasing or managing of any real property (or interest in real property) or of any immovable (or real right in an immovable) that is capital property of the Fund or (c) any combination of the activities described in (a) and (b), and (iii) the Fund must comply with certain minimum requirements respecting the ownership and dispersal of Units. The Fund must also not be established or maintained primarily for the benefit of non-residents of Canada in order to qualify as a mutual fund trust for purposes of the Tax Act. The Manager intends to ensure that the Fund will continue to qualify as a mutual fund trust at all times for purposes of the Tax Act. **[To confirm – or if the Fund a registered investment?]**

Taxation of the Fund

The Fund will be subject to tax in each taxation year under Part I of the Tax Act on the amount of its income for the particular year, including interest on loans receivable included in its mortgage portfolio that accrues to it or deemed to accrue to it to the end of each taxation year, except to the extent that such interest was included in computing its income for a preceding taxation year and excluding any interest that accrued prior to the time of acquisition of such loans and including net realized taxable capital gains, less the portion thereof that it claims in respect of amounts paid or payable to Unitholders in the year. It is the Fund's intention to make distributions payable to Unitholders in such amounts in each taxation year and to deduct such amounts in computing its income in each taxation year as will be sufficient to ensure that the Fund will not be liable for income tax under Part I of the Tax Act for each taxation year other than such tax on net realized capital gains that will be recoverable by the Fund in respect of such taxation year by reason of the capital gains refund mechanism under the Tax Act.

In computing its income for tax purposes, the Fund may deduct reasonable administrative and other expenses incurred to earn income, in accordance with the detailed rules under the Tax Act. The Fund may generally deduct the costs and expenses paid by the Fund in respect of the offering of its Units and not reimbursed at a rate of 20% per year, pro-rated where the Fund's taxation year is less than 365 days. Any losses incurred by the Fund may not be allocated to Unitholders but may generally be carried forward and back and deducted in computing the taxable income of the Fund in accordance with detailed rules and limitations in the Tax Act.

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In determining the income of the Fund, gains or losses realized upon the disposition or deemed disposition of a loan receivable in its mortgage portfolio will constitute capital gains or losses of the Fund in the taxation year in which realized unless the Fund is considered to be trading or dealing in such loans or otherwise carrying on an investment business of buying and selling loans or the Fund has acquired such loans in a transaction or transactions considered to be an adventure or concern in the nature of trade. The Fund intends to purchase and will purchase loans to be included in its mortgage portfolio with the objective of earning interest over the life of the Fund and will take the position that gains and losses realized on the disposition or deemed disposition thereof are capital gains and capital losses. Upon the disposition or deemed disposition of a loan, the Fund will be required to include in computing its income for the year of disposition or deemed disposition all interest that accrued on such loan from the last interest payment date to the date of disposition except to the extent such interest was included in computing the Fund's income for that or another taxation year and such interest will not be included in the proceeds of disposition for purposes of computing any capital gain or loss.

Upon the actual or deemed disposition of a loan receivable included in the Fund's mortgage portfolio, the Fund will realize a capital gain (or capital loss) to the extent the proceeds of disposition exceed (or are less than) the adjusted cost base of such loans immediately before such disposition and any reasonable costs of disposition. One-half of the amount of any capital gain (a "**taxable capital gain**") realized by the Fund in a taxation year on the disposition or deemed disposition of a loan of the Fund must be included in computing the Fund's income for the year, and one-half of the amount of any capital loss (an "**allowable capital loss**") realized by the Fund in a taxation year must be deducted against capital gains realized by the Fund in that taxation year. Allowable capital losses for a taxation year in excess of taxable capital gains in that year may be carried back and deducted by the Fund in any of the three preceding taxation years or carried forward and deducted in any subsequent taxation year against net realized taxable capital gains of the Fund in accordance with the provisions of the Tax Act.

The Fund will be entitled, for each taxation year throughout which it is a mutual fund trust, to reduce (or receive a refund in respect of) its liability, if any, for tax on its net realized capital gains by an amount determined under the Tax Act based on the redemptions of its Units during the year ("**capital gains refund**"). The capital gains refund in a particular taxation year may not completely offset the tax liability of the Fund for such taxation year which may arise upon the sale of a loan receivable in connection with a redemption of Units.

Taxation of Unitholders

Unitholders will generally be required to include, in computing their income for a taxation year, the amount of the Fund's net income for the taxation year of the Fund ending in, or coincidentally with, the Unitholders' taxation year, including net realizable taxable capital gains, paid or payable to them (including by way of a Management Fee Distribution), whether or not reinvested in additional Units of the Fund or paid in cash or additional Units.

Under the Tax Act, the Fund is permitted to deduct in computing its income for a taxation year an amount that is less than the amount of its distributions for the year in order to enable the Fund to utilize, in the taxation year, losses from prior years without affecting the ability of the Fund to distribute its income annually. Such amount distributed to a Unitholder but not deducted by the Fund will not be included in the Unitholder's income. However, the adjusted cost base (within the meaning of the Tax Act) of the Unitholder's Units will be reduced by such amount (other than the non-taxable portion of the Fund's net realized capital gains as discussed below). Provided that appropriate designations are made by the Fund, such portion of the net realized taxable capital gains of the Fund that is paid or payable to a Unitholder will effectively retain its character and be treated as such in the hands of the Unitholder for purposes of the Tax Act. The non-taxable portion of the Fund's net realized capital gains, the taxable portion of which

was designated in respect of a Unitholder in the year, that is paid or payable (whether in cash or additional Units) to the Unitholder in the taxation year will not be included in the Unitholder's income for the year. Such amount, however, will generally reduce the adjusted cost base of the Unitholder's Units. Any distributions by the Fund to a Unitholder by way of a return of capital will not be included in computing the Unitholder's income but will reduce the Unitholder's adjusted cost base of its Units. To the extent that the adjusted cost base of a Unit would otherwise be less than zero, the negative amount will be deemed to be a capital gain realized by the Unitholder from the disposition of the Unit and the Unitholder's adjusted cost base will be increased by the amount of such deemed capital gain.

At the time a purchaser acquires Units of the Fund, the net asset value of the Units may reflect accrued income and capital gains and realized income and capital gains which have not been distributed. When and if such income and capital gains are distributed by the Fund to Unitholders, the income and the taxable portion of the capital gains will have to be included in the purchaser's income.

Any upfront sales charges paid by Unitholders on the acquisition of Units of the Fund are not deductible by Unitholders but can generally be added to the adjusted cost base of the Units purchased. In determining the adjusted cost base of Units for purposes of the Tax Act, the cost of newly-acquired Units must be averaged with the adjusted cost base of all other Units of the Fund held by the Unitholder as capital property at such time. The cost of Units acquired as a distribution of income or capital gains from the Fund will generally be equal to the amount of the distribution. Any additional Units acquired by a Unitholder on the reinvestment of distributions will generally have a cost equal to the amount reinvested.

Upon the actual or deemed disposition of a Unit, including the redemption of a Unit by the Fund, a capital gain (or a capital loss) will generally be realized to the extent that the proceeds of disposition of the Unit exceed (or are less than) the adjusted cost base of the Unit to the Unitholder immediately before such disposition and any reasonable costs of disposition. Under the Tax Act, one-half of any capital gain ("**taxable capital gain**") realized is generally included in a Unitholder's income and one-half of any capital loss ("**allowable capital loss**") realized must be deducted from taxable capital gains in accordance with the provisions of the Tax Act. Allowable capital losses realized in a particular taxation year in excess of taxable capital gains realized in that year may be carried back and deducted in any of the three preceding taxation years or carried forward and deducted in any subsequent taxation year against taxable capital gains in accordance with the rules in the Tax Act.

In general terms, net income of the Fund paid or payable to a Unitholder that is designated as net realized taxable capital gains as well as taxable capital gains realized by a Unitholder on a disposition or deemed disposition of its Units may increase the Unitholder's liability for alternative minimum tax.

Unitholders will be advised each year of the amount of net income, net realized capital gains and returns of capital paid or payable to them.

5.3 Eligibility for Investment

Provided that the Fund continues to qualify as a mutual fund trust at all times for purposes of the Tax Act, Units of the Fund should be qualified investments for a registered retirement savings plan ("**RRSP**"), a registered retirement income fund ("**RRIF**"), a deferred profit sharing plan, a registered education savings plan ("**RESP**"), a registered disability savings plan ("**RDSP**") and a tax-free savings account ("**TFSA**").

Notwithstanding the foregoing, the annuitant of a RRSP or RRIF or the holder of a TFSA will be subject to a penalty tax if Units of the Fund are held in a RRSP, RRIF or TFSA, as the case may be, and are a "prohibited investment" for such RRSP, RRIF or TFSA under the Tax Act. Units of the Fund will not be a prohibited investment for a RRSP, RRIF or TFSA provided the annuitant or holder, as the case may be,

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deal's at arm's length with the Fund for purposes of the Tax Act and does not have a "significant interest" (as defined in the Tax Act) in the Fund. In addition, Units of the Fund will generally not be a prohibited investment if such Units are "excluded property" as defined in the Tax Act. Unitholders should consult their own tax advisors as to whether Units of the Fund will be a prohibited investment in their particular circumstances.

Item 6 Compensation Paid to Dealers

6.1 Sales Charge

Registered dealers (each, a **Dealer**), whose dealing representatives sell Series A Units of the Fund may, with the agreement of the investor, charge an up-front fee to investors of up to 5% of the total subscription amount. As described under Item 3.3 Interests of Management and Conflicts of Interest, although a placement fee may be charged by a dealing representative of the Manager, the Manager itself does not charge or receive a separate placement fee.

6.2 Trailer Fees

The Manager will pay a monthly fee (the **Trailer Fee**) to Dealers to compensate the Dealers for ongoing services to their clients in respect of an investment in Series A Units of the Fund. The Trailer Fee is calculated based upon a percentage of the average daily value of the Series A Units of the Fund held by the clients of the Dealers. The Trailer Fee will be paid at a rate of up to 1.2% per annum.

Item 7 Risk Factors

An investment in the Fund involves certain risks. Investors should consider the following risk factors before investing.

7.1 Issuer Risks

General. Although the Fund intends to invest in a diversified portfolio of investments designed to mitigate short-term risk, investing in the Fund entails certain risks and is only suitable for investors who understand and are capable of bearing the risks of an investment in the Fund. All investments in securities, mortgages and other financial instruments risk the loss of invested capital. There is no assurance that the Fund will achieve its overall investment objective. Prospective investors should carefully consider the following risk factors, which do not purport to be a complete list of the potential risks and conflicts of interest involved in an investment in the Fund. The NAVPU will vary directly with the market value and return of the investment portfolio of the Fund.

Fund is not Insured. The assets of the Fund are not insured by any government or private insurer except to the extent portions may be deposited in bank accounts insured by a government agency such as the Canada Deposit Insurance Corporation or the Federal Deposit Insurance Corporation (United States) or with brokers insured by the Canadian Investor Protection Fund, or the Securities Investor Protection Corporation (United States) and such deposits and securities are subject to such insurance coverage (which, in any event, is limited in amount). Therefore, in the event of the insolvency of a depository or custodian, the Fund may be unable to recover all of its funds or the value of its securities so deposited.

Reliance on Crystal Wealth. The Fund will be dependent on the knowledge and expertise of Crystal Wealth for investment advisory and portfolio management services. There is no certainty that the persons who are currently officers and directors of Crystal Wealth will continue to be officers and directors of Crystal Wealth.

Potential Conflicts of Interest. The Manager may also act in the same or similar capacities in respect of other entities. In that event, it may have responsibility for the management of the assets of other entities at the same time as it is managing the Fund's portfolio and may use the same or different information and trading strategies obtained, produced or utilized in managing the portfolio of the Fund. See Item 3, Directors, Management, Promoters and Principal Holders – Interests of Management and Conflicts of Interest.

No involvement by Unaffiliated Selling Agent or Other Professional Representing Unitholders. No securities dealer or selling agent unaffiliated with the Manager was involved with or has made any review or investigation of the terms of the this offering, the structure of the Fund or the background or history of the Manager and its principal. No legal counsel, investment dealer, accounting firm or other professional advisor acting on behalf of Unitholders has reviewed the terms of this offering. Consequently, prospective investors are advised to consult their own legal, tax or financial advisors in connection with the purchase of Units.

Unitholder Liability. Because of uncertainties in the law relating to trusts such as the Fund, there is a risk that a Unitholder could be held personally liable for obligations of the Fund to the extent that claims are not satisfied out of the assets of the Fund. It is intended that the Fund's operations will be conducted in such a way as to minimize any such risk. In particular, the Manager will follow the investment strategy and process of the Fund and will use its best efforts to avoid such liability being placed upon the Unitholders.

Based upon these measures being adhered to by the Fund, it is considered by the Manager that the risk of Unitholder liability is remote in the circumstances. In any event, the risk of personal liability of Unitholders is minimal in view of the large anticipated equity of the Fund relative to its anticipated indebtedness and liabilities, the Fund's investment approach and the intention that any agreement which is related to the borrowing of money by the Fund or the creation of potential liabilities of the Fund include an express disavowal of liability of Unitholders. In the event that a Unitholder should be required to satisfy any obligation of the Fund, such Unitholder will be entitled to reimbursement from any available assets of the Fund. In order to better protect Unitholders from liability, the Fund may elect, without the consent of its Unitholders, to become subject to any new trust legislation that would limit the liability of Unitholders.

7.2 Industry Risks

Leverage. The Fund may directly or indirectly make use of leveraged investments. The use of leverage may increase the Fund's exposure to the risk of losing its capital investment and expose the Fund to additional current expenses. Also, if the Fund's portfolio value drops to the loan value or less, Unitholders could sustain a total loss of their investment.

No Guaranteed Return. There is no guarantee that an investment in Units will earn any positive return in the short or long term.

Redemption Risk: Substantial redemptions of Units could require the Fund to liquidate positions more rapidly than otherwise desirable to raise the necessary cash to fund redemptions and achieve a market position appropriately reflecting a smaller asset base. Such factors could adversely affect the value of the Units redeemed and of the Units that remain outstanding. In accordance with section 4.1, Terms of Securities, the Manager has the right to suspend redemptions in several circumstances as described therein. If the Manager were to exercise this right, Unitholders would not be able to redeem their Units until the suspension is lifted.

Legal, Tax and Regulatory Risks. Legal, tax and regulatory changes or events may occur that could adversely affect the Fund or the Unitholders. In particular, if the Fund experiences a "trust loss restriction event" the Fund (i) will be deemed to have a year-end for tax purposes (which would result in an unscheduled distribution of the Fund's net income and net realized capital gains, if any, at such time to Unitholders so that the Fund would not be liable for income tax on such amounts under Part I of the Tax Act), and (ii) will become subject to the loss restriction rules generally applicable to a corporation that experiences an acquisition of control, including a deemed realization of any unrealized capital losses, inability to carry-forward capital losses, and restrictions on its ability to carry forward non-capital losses. Generally, the Fund would be subject to a loss restriction event if a person becomes a "majority-interest beneficiary", or a group of persons becomes a "majority-interest group of beneficiaries", of the Fund, as those terms are defined in the Tax Act. Generally, a person would be a majority-interest beneficiary of the Fund if it, together with persons and partnerships with whom it is affiliated for purposes of the Tax Act, owns more than 50% of the units of the Fund. The loss restriction event rules include relieving measures for trusts that meet certain conditions.

Marketability of Units. There is currently no secondary market through which the Units may be sold nor is one expected to develop. Redemptions are permitted only as described herein and there are circumstances in which the Fund may suspend redemptions. Accordingly, Units of the Fund may not be appropriate for investors seeking greater liquidity than weekly. Also, Units are only transferable in limited circumstances with the approval of Crystal Wealth.

7.3 Investment Risks

Performance and Marketability of Underlying Securities. The NAVPU will vary in accordance with the value and the currency of the securities and other investments (including mortgages) held in the Fund's portfolio. There is no market in which some of the securities acquired by the Fund can be sold and, accordingly, there is no assurance that the securities acquired by the Fund can be sold for the values used to calculate the NAVPU.

Nature of the Investments. Investments in mortgages are affected by general economic conditions, local real estate markets, demand for housing or commercial premises, fluctuation in occupancy rates, operating expenses and various other factors. Investments in mortgages are relatively illiquid. This illiquidity will limit the Fund's ability to vary its portfolio promptly in response to changing economic or investment conditions.

The Fund's investments in mortgages will be secured by real estate. All real property investments are subject to elements of risk. While independent appraisals may be obtained before the Fund makes any mortgage investments, the appraised values provided therein, even where reported on an "as is" basis are not necessarily reflective of the market value of the underlying real property, which may fluctuate. In addition, the appraised values reported in independent appraisals may be subject to certain conditions, including the completion, rehabilitation or lease-up improvements on the real property providing security for the investment. There can be no guarantee that these conditions will be satisfied and if, and to the extent, they are not satisfied, the appraised value may not be achieved. Even if such conditions are satisfied, the appraised value may not necessarily reflect the market value of the real property at the time the conditions are satisfied.

The Fund's income and funds available for distribution to Unitholders would be adversely affected if a significant number of borrowers were unable to pay their obligations to the Fund or if the Fund was unable to invest its funds in mortgages on economically favourable terms or in a timely manner. On default by a borrower, the Fund may experience delays in enforcing its rights as lender and may incur substantial costs in protecting its investment.

Environmental and Other Regulatory Matters. Environmental legislation and policies have become an increasingly important feature of property ownership and management in recent years. Under various laws, the Fund could become liable for the costs of effecting remedial work necessitated by the release, deposit or presence of certain materials, including hazardous or toxic substances and wastes at or from a property, or disposed of at another location. The failure to effect remedial work may adversely affect an owner's ability to sell real estate or to borrow using the real estate as collateral and could result in claims against the owner.

Net Asset Value and Estimated Values. A portion of the calculation of the net asset value of the Fund could be based on estimated values provided by underlying funds. These estimated values are, in turn, based on values attributed to the underlying investments held in such funds, which investments may be illiquid and may trade infrequently or not at all. No adjustments will be made to the number of Units purchased or redeemed by an investor in a Fund because of the use of estimated values in determining the net asset value of a Fund, even if the estimated values that are used in calculating such net asset value are subsequently determined to differ significantly from the final values eventually obtained in respect of the underlying funds.

Lack of Suitable Investments. The ability of the Manager to make investments in accordance with the Fund's objectives and investment policies depends upon the availability of suitable investments and the amount of funds available. There can be no assurance that mortgages with suitable yields to meet the Fund's objective will be available.

Another factor that could influence the availability of suitable mortgages and the yields available thereon is the amount of competition that may enter this lending area during the coming years. While the Manager does not anticipate a significant increase in competition in the markets in which it intends to invest, there can be no assurance that it will not happen.

Item 8 Reporting to Unitholders

If a Unitholder has purchased Units through a Dealer, the Dealer is obliged to provide the Unitholder with account statements regarding their investment in the Fund. Unitholders who have purchased the Fund directly from the Manager will receive an annual and semi-annual account statement showing the Units held by them and any transactions for the preceding period. Investors who purchase Units directly from the Manager will also receive confirmation of their trade from the Manager.

In addition, Unitholders will receive the applicable tax form(s) identifying the Unitholder's distributions (including income, taxable capital gains and returns of capital).

The fiscal year end of the Fund is December 31. Unitholders have the right to elect to receive audited annual financial statements and unaudited semi-annual financial statements. An election request will be sent out annually and the Unitholder's choice will remain in effect for the following year.

Item 9 Other Disclosures

9.1 Forward Looking Information

The foregoing disclosure of investment objectives and strategies may constitute "forward-looking information" for the purpose of Ontario securities legislation, as it contains statements of the intended course of conduct and future operations of the Fund. These statements are based on assumptions made by the Manager of the success of its investment strategies in certain market conditions, relying on the experience of the Manager's officers and employees and their knowledge of historical economic and

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market trends. Investors are cautioned that the assumptions made by the Manager and the success of its investment strategies are subject to a number of mitigating factors. Economic and market conditions may change, which may materially impact the success of the Manager's intended strategies as well as its actual course of conduct. Investors are urged to Item 7, "Risk Factors" for a discussion of other factors that will impact the operations and success of the Fund.

9.2 *Anti Money-Laundering Legislation*

The Manager is required to comply with all applicable laws, regulations and administrative pronouncements concerning money laundering and other criminal activities (**Anti-Money Laundering Laws**), which includes implementing specific measures to detect and deter money laundering and financing of terrorist activity. Unitholders may be required to provide additional information regarding the Unitholder or their beneficial owner(s) or other information that the Manager deems necessary or advisable to ensure compliance with all Anti-Money Laundering Laws. Additional information is in the subscription agreement.

If the Manager is aware or suspects that a Unitholder is engaged in money laundering or if otherwise required by Anti-Money Laundering Laws, the Manager may undertake appropriate actions to ensure that the Fund or the Manager are in compliance with all such Anti-Money Laundering Laws. The Fund or the Manager may release confidential information about a Unitholder and, if applicable, any underlying beneficial owner(s), to governmental authorities. This reporting will not be a breach of privacy laws as it is required by law.

9.3 *Collection of Personal Information*

By subscribing for Units in the Funds, the Unitholder acknowledges that its name, residential address and telephone number and other specified information, including the number of Units it has purchased and the aggregate purchase price paid by the Unitholder, may be disclosed to Canadian securities regulatory authorities and other authorities governing the operations of the Fund and the Manager, and may therefore become available to the public in accordance with requirements of applicable Canadian laws. By subscribing for Units in the Funds, the Unitholder shall authorize such indirect collection of personal information.

9.4 *FATCA*

Under U.S. withholding tax and reporting requirements, commonly referred to as the Foreign Account Tax Compliance Act ("**FATCA**"), non-U.S. financial entities are required to collect information from their clients and directly or indirectly provide that information to the U.S. Internal Revenue Service (the "**IRS**") in order to avoid a 30% U.S. withholding tax on payments of U.S. source income and gross proceeds. Canada enacted Part XVIII ("**Part XVIII**") of the Tax Act and signed an Intergovernmental Agreement with the U.S. for the Enhanced Exchange of Tax Information under the Canada-U.S. Tax Convention to achieve the U.S. objectives of FATCA in a manner that is consistent with Canada's privacy and other laws. Unitholders will generally be required to provide to their financial advisor or dealer information related to their citizenship or residence for tax purposes and, if applicable, their U.S. federal tax identification number. If Unitholders do not provide that information or are identified as a U.S. citizen (including a U.S. citizen living in Canada) or a U.S. resident, details of the Unitholder's investment in the Fund will generally be reported to the CRA unless Units are held in a registered plan.

The CRA has agreed to provide the information to the IRS. If a Unitholder does not provide the information required to comply with obligations under Part XVIII, the Unitholder's Units may be

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redeemed. Unitholders should consult with their own tax advisors regarding the possible implications of FATCA for them and their investments.

9.5 Restrictions on Transfer and Resale

Because the Units are offered on a private placement basis in reliance on prospectus exemptions, they are generally not transferable, are subject to regulatory resale restrictions and may only be transferred from one holder to another with the written consent of the Manager. Applicable securities laws provide that securities purchased under a prospectus exemption may not be resold except on expiry of statutory hold periods or otherwise in compliance with such laws. However, Units are redeemable at net asset value, as described under Item 4.3 Redemption of Units.

9.6 Language of Documents

By receiving this document, you hereby confirm that you have expressly requested that all documents evidencing or relating in any way to the sale of securities described herein (including for greater certainty any purchase confirmation or notice) be drawn up in the English language only. Par la réception de ce document, chaque investisseur confirme par les présentes qu'il a expressément exigé que tous les documents faisant foi ou se rapportant de quelque manière que ce soit à la vente des valeurs mobilières décrites aux présentes (incluant, pour plus de certitude, toute confirmation d'achat ou tout avis) soient rédigés en anglais seulement.

Item 10 Purchasers' Rights

10.1 Understanding your Rights

If you purchase these securities you will have certain rights, some of which are described below. For information about your rights you should consult a lawyer.

10.2 Two Day Cancellation Right

You can cancel your agreement to purchase these securities. To do so, you must send a notice to the Manager by midnight on the 2nd business day after you sign the agreement to buy the securities.

10.3 Statutory and Contractual Rights of Action in the Event of a Misrepresentation

Subscribers in British Columbia

If there is a misrepresentation in this Offering Memorandum, subscribers resident in British Columbia will have a statutory right to sue:

- (a) the Fund to cancel your agreement to buy these securities, or
- (b) the Fund, the Trustee at the date of the Offering Memorandum or any amendment thereto and every person who signs the Offering Memorandum or any amendment thereto for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

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If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 180 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of 180 days after learning of the misrepresentation and three (3) years after you signed the agreement to purchase the securities.

All subscribers in British Columbia shall have these rights, regardless of whether the subscriber relies on the Accredited Investor Exemption or the \$150,000 Exemption.

Subscribers in Alberta

If there is a misrepresentation in this Offering Memorandum, subscribers resident in Alberta will have a statutory right to sue:

- (a) the Fund to cancel your agreement to buy these securities, or
- (b) the Fund, the Trustee at the date of the Offering Memorandum or any amendment thereto and every person who signs the Offering Memorandum or any amendment thereto for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 180 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of 180 days after learning of the misrepresentation and three (3) years after you signed the agreement to purchase the securities.

All subscribers in Alberta shall have these rights, regardless of whether the subscriber relies on the Accredited Investor Exemption or the \$150,000 Exemption.

Subscribers in Saskatchewan

If there is a misrepresentation in this Offering Memorandum, subscribers resident in Saskatchewan will have a statutory right to sue:

- (a) the Fund to cancel your agreement to buy these securities, or
- (b) the Fund, the Promoter and Trustee at the date of the Offering Memorandum or any amendment thereto, every person or company whose consent has been filed with the Offering Memorandum (but only with respect to reports, opinions or statements that have been made by them), every person who signs the Offering Memorandum or any amendment thereto, and every person or company that sells the securities on behalf of the Fund under the Offering Memorandum for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

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If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 180 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of one (1) year after learning of the misrepresentation and six (6) years after you signed the agreement to purchase the securities.

Subscribers in Manitoba

If there is a misrepresentation in this Offering Memorandum, subscribers resident in Manitoba have a statutory right to sue:

- (a) the Fund to cancel your agreement to buy these securities, or
- (b) the Fund, the Trustee at the date of the Offering Memorandum or any amendment thereto and every person who signs the Offering Memorandum or any amendment thereto for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 180 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of 180 days after learning of the misrepresentation and two (2) years after you signed the agreement to purchase the securities.

Subscribers in Ontario

If there is a misrepresentation in this Offering Memorandum, subscribers resident in Ontario will have a statutory right to sue the Fund:

- (a) to cancel your agreement to buy these securities, or
- (b) for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 180 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of 180 days after learning of the misrepresentation and three (3) years after you signed the agreement to purchase the securities.

Subscribers in New Brunswick

If there is a misrepresentation in this Offering Memorandum, subscribers resident in New Brunswick will have a statutory right to sue:

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- (a) the Fund to cancel your agreement to buy these securities, or
- (b) the Fund, the Trustee at the date of the Offering Memorandum or any amendment thereto and every person who signs the Offering Memorandum or any amendment thereto for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 180 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of 180 days after learning of the misrepresentation and three (3) years after you signed the agreement to purchase the securities.

Subscribers in Nova Scotia

If there is a misrepresentation in this Offering Memorandum, subscribers resident in Nova Scotia will have a statutory right to sue:

- (a) to cancel your agreement to buy these securities, or
- (b) for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 120 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of 120 days after learning of the misrepresentation and three (3) years after you signed the agreement to purchase the securities.

Subscribers in Prince Edward Island, Yukon, Northwest Territories or Nunavut

If there is a misrepresentation in this Offering Memorandum, subscribers resident in Prince Edward Island, Yukon, Northwest Territories or Nunavut will have a statutory right to sue:

- (a) the Fund to cancel your agreement to buy these securities, or
- (b) the Fund, the Trustee at the date of the Offering Memorandum or any amendment thereto and every person who signs the Offering Memorandum or any amendment thereto for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

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If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 180 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of 180 days after learning of the misrepresentation and three (3) years after you signed the agreement to purchase the securities.

10.4 General

The foregoing summaries are subject to any express provisions of the securities legislation of each offering jurisdiction and the regulations, rules and policy statements thereunder and reference is made thereto for the complete text of such provisions.

The rights of action described herein are in addition to and without derogation from any other right or remedy that the purchaser may have at law.

Item 11 Financial Statements

Completed financial statements for the Fund are available on the Manager's website www.crystalwealth.com and upon request from the Manager.

This is Exhibit "93" referred to
in the Affidavit of Michael Ho
sworn before me, this
17th day of April, 2017



A COMMISSIONER FOR TAKING AFFIDAVITS

Lily Julia Ho, a Commissioner, etc.,
Province of Ontario, for the Government of Ontario,
Ontario Securities Commission.
Expires May 31, 2017.

CONFIDENTIAL OFFERING MEMORANDUM

November 21, 2016

Continuous Offering

This Confidential Offering Memorandum constitutes a private offering of these securities only in those jurisdictions and to those persons where and to whom they may be lawfully sold and therein only by those entities permitted to sell such securities. This Confidential Offering Memorandum is not, and under no circumstances is it to be construed as, a prospectus, advertisement or public offering of the securities referred to herein. No securities commission or similar regulatory authority has reviewed this Confidential Offering Memorandum or in any way passed upon the merits of the securities offered hereunder and any representation to the contrary is an offence. Persons who will be acquiring securities pursuant to this Confidential Offering Memorandum will not have the benefit of the review of the material by the securities commissions or similar authorities in Canada.

The securities offered hereunder will be issued under exemptions from the prospectus requirements of applicable securities laws and will be subject to certain resale restrictions. This Confidential Offering Memorandum is confidential. By their acceptance hereof, prospective subscribers agree that they will not transmit, reproduce or make available to anyone this Confidential Offering Memorandum or any information contained herein.

CRYSTAL WEALTH MEDIA STRATEGY (previously, “Crystal Wealth Strategic Yield Media Fund”)

Investment Objective:	The investment objective of the Crystal Wealth Media Strategy (the Fund) is to generate a high level of interest income with minimal volatility and low correlation to most traditional asset classes by investing in asset-backed debt obligations of motion pictures and series television productions.
Manager:	Crystal Wealth Management System Limited
Lead Portfolio Strategist:	Clayton Smith, CAIA
Structure:	Mutual fund trust
Registered Plan Eligibility:	100% eligible for all registered plans
Investor Eligibility:	Accredited investors in any dollar amount or corporations or other entities investing \$150,000 or more.
Investment/Redemption:	The Fund is an open-ended mutual fund trust, priced weekly. Purchases and redemptions can be made on any weekly valuation date. There is no mandatory hold period or redemption notice period. However, there is a short-term trading fee that the Manager can apply if it perceives that an investor's trading activity in the fund is affecting other Unitholders. Details are found in this Offering Memorandum.
Risk Level:	The Manager expects the volatility of the Fund, as measured by standard deviation (the risk measurement tool used by the Ontario Securities Commission), to continue to be low.
Suitability:	The Fund is suitable for anyone with greater than a one year investment horizon; however suitability must always take into account the investor's particular circumstances.

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Item 1 Use of Proceeds

The Fund will invest the net proceeds from the issue of Units in accordance with its investment objectives and strategies set out herein. See Item 2.2, Our Business. The net proceeds of this offering cannot be determined because Units are being offered on a continuous basis and there is no minimum offering. Sales commissions will vary depending on the fee negotiated by you with your dealer. See Item 6, Compensation Paid to Dealers. Because Units are offered on a continuous basis, other offering costs are treated as fees and expenses of the Fund. See Item 4.8, Fees and Expenses.

Item 2 Business of The Fund

2.1 Legal Structure

The Fund is an open-ended mutual fund trust formed under the laws of the Province of Ontario as of September 2, 2011 [as “**Crystal Wealth Strategic Yield Media Fund**”] under a master declaration of trust (such document, as amended and restated December 17, 2007, and as it may be further amended from time to time is called the **Declaration of Trust** in this Offering Memorandum). Crystal Wealth Management System Limited (**Crystal Wealth** or the **Manager**) is the trustee and manager of the Fund.

2.2 Our Business

Investment Objective

The investment objective of the Fund is to generate a high level of interest income with minimal volatility and low correlation to most traditional asset classes by investing in asset-backed debt obligations of motion pictures and series television productions.

Investment Strategy

To achieve the Fund’s investment objective, it is intended that the Fund will purchase existing notes and other debt obligations, primarily notes evidencing short to medium term loans (12 - 48 months) that have been made to independent producers used to fund a portion of the production costs to complete motion pictures and series television productions. The Fund will not be in the business of making loans, but rather purchasing already existing securities such as notes and other debt obligations. The debt obligations that the Fund purchases will be secured by some or all of the following:

- All tangible and intangible assets of the Borrower (production) held by the lender including all of the Borrower’s rights, titles and interests in and to the production together with the copyrights and related intellectual property rights embodied therein;
- Specified receivables or sales proceeds emanating from the unsold distribution rights of the productions in different geographical territories of the world, subordinated to no other investors until recouped in full with interest, less any third party costs which may include approved sales agents, distributors, guilds and unions; and
- On an ancillary or secondary basis, the Federal, Provincial and State tax credit or government rebate programs.

There is no certainty that the value of the collateral will be sufficient to cover the amount owing.

A Borrower is the person who had obtained a loan, which debt obligation was subsequently sold or assigned to the Fund.

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The debt obligations which the Fund will purchase may carry unsecured contractual rights to receive a percentage of the net profits of particular projects, offering the Fund potential additional ongoing revenue should the productions be very successful. There is no guarantee that any amounts will be generated from this contractual net profit participation and the Fund will not account for any amounts therein in the valuation of its investments until such time as they are earned or receivable thereto.

The Fund does not intend to participate in unsecured equity-based investments in productions. Rather, the Fund invests in notes and other debt obligations that have a high ratio of projected collateral sales proceeds to debt (as outlined under Investment Strategy above.) The Fund will require that it is the first party to be paid out by the proceeds of the sale of distribution rights. In most cases, the successful repayment of the debt obligations does not rely on the film generating a high level of box office performance.

In analyzing the potential deals in which to invest, the Manager will look at, among other things, the following factors:

- The face value of the debt obligation compared to the overall budget of the production, with the objective being a maximum debt/budget ratio of 35%;
- The identity of the other financiers involved in the project to date;
- Track record of the producer;
- Experience of the sales agent together with minimum sales projections that will provide adequate debt coverage of the loan, with the objective being a minimum of 200%;
- The credibility of the sales estimates of the sales agent/distributor for the unsold territories;
- Key attachments, which include marketable talent (actors), and key crew members behind the camera (director, director of photography, production designer, etc.);
- Quality of the distributors and broadcasters pre-sold to date;
- Term of the debt, including projected timeline of recoupment with interest; and
- Other typical factors with respect to debt such as loan to value, personal guarantees of the producers, capital position of the production.

The Manager may, at its discretion, invest in other income-generating securities in order to try to maintain some liquidity of the Fund or to diversify the investment portfolio in the event of a downturn in the film and TV media market. These investments may include individual securities such as exchange-traded funds, bonds, T-Bills or other mutual funds managed by Crystal Wealth. The Manager will attempt to maintain sufficient cash and cash equivalents ("Cash Equivalents") such as a line of credit, treasury bills and other money market instruments to fund redemption requests for Units representing up to 5% of the Fund's net assets at all times.

Investment Restrictions

Securities legislation imposes several restrictions on the Fund including the following: (a) the Fund is prohibited from acquiring 20% or more (alone or together with any related mutual fund) of the voting securities of an issuer and (b) the Fund cannot invest in issuers of which the Manager or its associates own a significant interest (>10% voting securities). The Manager has received regulatory relief from the Ontario Securities Commission which permits the Fund to invest in underlying Crystal Wealth funds in excess of these limits.

The Fund does not engage in short sales or in securities lending.

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Investment Process

The Manager will monitor the Fund's asset mix and its risk and reward profile in the context of the state of the economy, the general financial markets and the independent film industry market in particular.

The Manager has entered into an agreement dated August 12, 2011 with Bron Capital Partners (formerly, "Media House Capital (Canada) Corp." (**BCP**), an independent company that specializes in the structuring, sourcing and administration of the loans in the independent film market underlying the debt obligations. The role of BCP is to source, advise in connection with the procurement of and service the debts through to maturity. BCP will monitor and periodically report on the performance, including the actual sales performance compared to target projections of those investments on an ongoing basis on behalf of the Fund, notifying the Manager of recommended action steps and facilitating taking action where necessary to ensure the successful completion of the Fund's investments.

Once a potential debt investment is sourced for the Fund by BCP or another administration company, the Manager will perform its due diligence and examine how the new debt fits into the overall investment portfolio from a diversification point of view. If the Fund invests in the debt, MHC will assist the Manager with servicing and monitoring the underlying loan until maturity and repayment.

The Manager may, at its discretion, invest in other securities in order to maintain the liquidity of the Fund or to further diversify the investment portfolio of the Fund. The Manager will, at all times, select investments to include in the portfolio which assist in meeting the investment objective of the Fund.

Investments in Other Funds Managed by Crystal Wealth

The Manager has obtained certain regulatory relief under which the assets of the Fund may be invested in units of other mutual funds managed by Crystal Wealth (an **Underlying Crystal Wealth Fund**). No sales or redemption fees will be payable by the Fund in relation to its purchases or redemptions of the Underlying Crystal Wealth Fund, and no management fees or incentive fees will be payable by the Fund that, to a reasonable person, would be a duplicate fee payable by the Underlying Crystal Wealth Fund for the same service. Specifically, any management fees charged to the Underlying Crystal Wealth Fund attributable to the assets of the Fund that are invested in the Underlying Crystal Wealth Fund and the HST payable thereon will be rebated back to the Fund at the end of each month in the form of a management fee rebate that will be reinvested in additional units of the Underlying Crystal Wealth Fund on behalf of the Fund.

The proportion of the Fund's assets invested in an Underlying Crystal Wealth Fund will be at the discretion of the Manager and consistent with the investment objectives of the Fund. The Fund is permitted to invest up to 100% of its assets in any one or a combination of Underlying Crystal Wealth Funds. The Manager regularly reviews the Fund's holdings of any Underlying Crystal Wealth Funds to ensure that they continue to be appropriate for the Fund's investment objectives.

The Fund will not vote any of the units of the Underlying Crystal Wealth Funds owned by the Fund. The Manager may, in its sole discretion, choose to flow through the voting rights attached to units of the Underlying Crystal Wealth Funds owned by the Fund, to investors in the Fund. A Unitholder is entitled to receive from the Manager, free of charge, a copy of the offering memorandum, if any, relating to any Underlying Crystal Wealth Fund in which the Fund invests.

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Trustee, Manager, Portfolio Advisor and Promoter

Crystal Wealth is the trustee, manager, portfolio advisor and promoter of the Fund. The Manager is registered with applicable securities regulatory authorities in the categories of investment fund manager and portfolio manager. The Manager will manage the affairs of the Fund in accordance with the applicable terms and conditions of the Declaration of Trust, which provides for the Manager to exercise its duties and responsibilities diligently and in good faith and with the degree of care, diligence and skill that a reasonably prudent professional investment fund manager would exercise in comparable circumstances. The Manager is also the portfolio adviser of the Fund and will be responsible for execution of the Fund's investment strategy, including the identification and selection of investment opportunities, related due diligence, negotiation, documentation, approval and ongoing management and administration of assets in the portfolio. Allocation of opportunities will be subject to the policies of the Manager. Its head office is 192 Plains Road East, Burlington, Ontario, L7T 2C3.

Please see Item 3 for more details on the principals of the Manager as well as disclosure of any potential conflicts of interest.

Media Property Servicing Company ("MPSC")

The Manager will be relying on the expertise of BCP, a management firm that specializes in film finance and production in order to source potential investments for the Fund and monitor those investments on an ongoing basis. The Fund currently intends to purchase the majority of its loans from BCP. BCP operates in British Columbia and Ontario, with its registered office in Burnaby, British Columbia. While the current agreement with BCP is not exclusive and the Fund may enter into similar arrangements or engage other MPSCs going forward, the Fund is not currently a party to other similar arrangements.

Fiscal Year

The Fund's financial year end is December 31 in each year. The Fund's taxation year end is December 31, or, if the Fund so elects under the *Income Tax Act* (Canada) and the regulations promulgated thereunder, as amended (collectively referred to herein as the "**Tax Act**"), December 15th in each year.

Auditor

BDO Canada LLP has been appointed by the Manager as the auditor of the Fund. Its office is located at 4-3115 Harvester Road, Burlington, ON, L7N 3N8.

Custodian

The custodian of the Fund is NBCN, a wholly-owned subsidiary of National Bank of Canada and a member of the Investment Industry Regulatory Organization of Canada. Its office is located at 250 Yonge St., 16th Floor, Toronto, ON M5B 2L7.

Registrar

Unitholder record keeping and administration services are provided by International Financial Data Services (**IFDS**), 30 Adelaide St. E., Suite 1, Toronto, Ontario, M5C 3G9.

Fund Accountant

Fund accounting services are provided by The Investment Administration Solution Inc. (IAS), 400-330 Bay St., Toronto, Ontario, M5H 2S8.

2.3 Material Agreements*Master Declaration of Trust*

The following constitutes a summary of the general provisions of the Declaration of Trust. The Declaration of Trust sets out the powers and duties of the manager and the trustee of the Fund, the attributes of the Units, procedures for the purchase, exchange and redemption of Units, recordkeeping, calculation of the Fund's income and other administrative procedures. It also contains provisions for the selection of a successor trustee if Crystal Wealth should resign. Specific provisions of the Declaration of Trust dealing with series of Units and the rights of Unitholders are discussed under Item 4.1, Units.

The Declaration of Trust provides that the Fund or a series of Units of the Fund may be terminated on reasonable notice to investors and the subsequent distribution of the Fund's or series' net assets to investors.

The Declaration of Trust provides the trustee with a right of indemnification in carrying out its duties under the Declaration of Trust, provided that the trustee does not breach its standard of care.

Master Management Agreement

Crystal Wealth has entered into a Master Management Agreement dated as of April 12, 2007 and as amended from time to time by the parties (the **Management Agreement**) to facilitate the administration and portfolio management of the Fund. Under the Management Agreement, the Manager is responsible for providing directly, or for arranging other persons or companies to provide, administration of the Fund, investment portfolio advisory services, distribution services for the promotion and sale of the Fund's Units and other operational services. The Management Agreement contains a schedule of the management fee rates and sets out the operating expense reimbursement arrangements where applicable. The Fund pays the Manager an annual management fee of 2.0% of the average assets under management ("AUM") of Series A units of the Fund plus HST and an annual management fee of 1.0% of the AUM of Series F units of the Fund plus HST.

The Management Agreement will continue in effect unless and until terminated with respect to the Fund on at least 60 days' prior written notice. The Management Agreement may be terminated immediately upon written notice if any party is in breach of its terms and the breach has continued for at least 30 days without being remedied.

Under the Management Agreement, the Manager and its agents are not liable for any loss sustained by reason of the adoption or implementation of any investment policy or the purchase, sale or retention of any portfolio investment on behalf of the Fund. However, this limitation of liability does not protect the Manager against any liability to the Fund or Unitholders by reason of wilful misfeasance, bad faith or negligence in the performance of its duties under the Management Agreement.

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Custodian Agreement

The Manager entered into a custodian services agreement with NBCN on July 26, 2004, under which NBCN will act as custodian of the assets of the Fund. For its services, NBCN receives a fee agreed to from time to time by NBCN and the Manager.

Securityholder Services Agreement

The Manager entered into a securityholder services agreement with IFDS on February 17, 2004 to have IFDS act as registrar, transfer agent, order processing and distribution disbursement agent and to perform certain administrative, trust accounting and other services with respect to the Fund. For its services, IFDS receives a fee agreed to from time to time by IFDS and the Manager.

Media Property Servicing Agreement

The Fund has entered into a Production Loan Administration Agreement with BCP dated August 12, 2011. BCP will not receive a fee from the Fund for its services, as it would have already been compensated by way of a loan facilitation fee, paid by the Borrower, of up to 10% of the face value of any loans that the Fund purchases from BCP. The Fund currently intends to purchase the majority of its loans from BCP. BCP will source, evaluate and present to the Fund all of the notes or debt obligations evidencing the loans that it or its affiliates have entered into. The Fund will then be entitled (but not obligated) to purchase the notes or debt obligations. BCP will manage and service the underlying loans purchased by the Fund. The Agreement may be terminated by the Fund if BCP acts unlawfully, dishonestly, in bad faith or is grossly negligent with respect to its business or if BCP materially breaches the agreement and that breach is not remedied within 30 days after written notice of the breach. The Agreement may also be terminated by either party on 90 days notice. The Fund may dispose of any debt it purchases if the underlying loan is in default or otherwise triggers an event of default.

Item 3 Directors, Management, Promoters and Principal Holders

3.1 *Principal Holders*

As of the date of this Offering Memorandum, no person directly or indirectly beneficially owns or controls 10% or more of any series of Unit other than Crystal Wealth Retirement ONE Fund, which holds approximately 26% of the Series A Units and ACM Income Fund which holds approximately 12% of the Series A Units. Each of Crystal Wealth Retirement ONE Fund and ACM Income Fund are investment funds managed by the Manager.

3.2 *Experience of the Manager and Lead Portfolio Strategist*

The principal of the Manager is Clayton Smith, who is also the lead portfolio strategist. Mr. Smith has a broad background of investment and financing experience. Mr. Smith founded the Manager in 1998 and has been President and Chief Executive Officer since its creation. Prior to that, Mr. Smith was a financial planner for 4 years. Before entering the financial services industry, Mr. Smith served as an officer in the Canadian Armed Forces after attending Royal Military College.

3.3 *Interests of Management and Conflicts of Interest*

As stated, the Manager is engaged in activities as an investment fund manager, portfolio manager, distributor and promoter of Crystal Wealth investment funds and as an exempt market dealer. The Manager and its principals do not devote their time exclusively to the affairs of the Fund and they perform

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services for other persons and entities including other Crystal Wealth investment funds. The Manager is entitled to receive management and administrative services fees from Crystal Wealth investment funds and other client portfolios. From time to time, investment opportunities and transaction participation may have to be allocated among the investment funds and other client portfolios for which the Manager has responsibility. If this were to occur, the Manager will make the appropriate allocations in accordance with its written policies and in a manner which it considers to achieve a fair and equitable result for all affected client portfolios.

In its capacity as an exempt market dealer, the Manager and its dealing representatives may distribute units of the Fund and of other investment funds and pooled investment vehicles managed or sponsored by the Manager. Dealing representatives of the Manager are permitted to charge or receive an up-front placement fee for such distribution, to be negotiated with the investor, but not to exceed 5% of the total subscription amount. If the dealing representative and the investor agree to a placement fee, such fee is deducted and paid to the dealing representative and only the net amount is invested in the Fund. The Manager receives no separate placement fees but does receive a management fee which is charged to the Fund.

In its capacity as a portfolio manager, the Manager may manage the investment portfolios of clients on a discretionary basis, and in so doing may select the Fund or other Crystal Wealth investment funds for such managed accounts.

As described under "Our Business -- Investments in Other Funds Managed by Crystal Wealth", the Fund may invest in other Funds of which the Manager is the trustee and manager, although there is no duplication of management fees.

Due to the relationships described above, the Fund may be considered to be a related or connected issuer of the Manager under applicable securities legislation.

Additional information as to real and potential conflicts of interest, and the Manager's policies and procedures for addressing them, including the Manager's co-investment, personal trading, portfolio valuation, brokerage (order flow) allocation and soft dollar policies, are available by contacting the Manager.

3.4 Penalties, Sanctions and Bankruptcy

No director or senior officer or control person of Crystal Wealth or person holding a sufficient number of Units of the Fund to affect materially the control of the Fund has, in the last 10 years, been declared bankrupt or been subject to any penalties or sanctions imposed by a court or regulatory authority or been a director, senior officer or control person of any issuer that has been subject to any penalties or sanctions imposed by a court or by a regulatory authority while the director, officer or control person was a director, officer or control person of such issuer.

Item 4 Securities Offered

4.1 Terms of Securities

The securities being offered under this Offering Memorandum are Series A and Series F units of the Fund.

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Units

An investment in the Fund is represented by Units. The Fund is permitted to have an unlimited number of series of Units and is authorized to issue an unlimited number of Units of each series. All series of Units of the Fund will be invested in the same portfolio of assets. To date, the Fund has created only one series of Units.

At a meeting of Unitholders, each Unitholder will have one vote for each dollar value of all Units owned by such Unitholder as determined based on the series net asset value per Unit at the close of business on the record date for voting for such meeting, with no voting rights being attributed to portions of a dollar of such value. Unitholders have limited voting rights.

Unitholders are also entitled to participate pro rata based on the Units held by them in distributions made out of the Fund (other than Management Fee Distributions, as described herein) and, on liquidation of its net assets (on a series by series basis). No certificates are issued by the Fund to represent the outstanding Units. Each Unit is transferable only in accordance with Declaration of Trust and subject to securities legislation, is not subject to future calls or assessments, and entitles the holder to rights of redemption.

Offering Price

The price of the Units of the Fund is an amount equal to the net asset value per Unit (NAVPU) determined from time to time. Currently, the NAVPU will be determined weekly, on the last business day of each week (each, a **Valuation Date**).

The NAVPU will also be determined on the last business day of each month and on any other day as the Manager in its discretion determines, but these dates will not be considered Valuation Dates for the purposes of Unitholder transactions.

4.2 Computation of Net Asset Values

The net asset value of the Fund (the NAV) and the net asset value per unit (NAVPU) will be calculated by the Manager or its agent in Canadian dollars on each Valuation Date by taking the value of all assets less the liabilities of the Fund.

In calculating the NAV of the Fund at any time:

- (a) the value of cash, promissory notes, receivables, prepaid expenses, dividends and interest declared or accrued but not yet received, will be deemed to be the face value thereof unless the Manager or its agent considers otherwise;
- (b) the value of treasury bills and other money market instruments will be the cost of such instruments plus the accrued interest up to and including the Valuation Date;
- (c) the value of any other securities for which there is a published market will be the closing market price for such securities (or if there is no closing price the average of the closing bid and ask prices) on the Valuation Date; provided that if in the opinion of the Manager or its agent, such price does not properly reflect the price which would be received by the Fund upon disposal of the securities, the Manager or its agent may place such value upon such securities as appears to the Manager or its agent to most closely reflect the fair value of such securities;

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- (d) the value of any other property for which a current third party valuation is available will be the value as determined by the third party valuator;
- (e) the value of all other property will be the value that the Manager or its agent determines in its reasonable discretion most accurately reflects its fair value;
- (f) the value of any asset measured in a foreign currency will be calculated by converting the value in the foreign currency into Canadian dollars using the rate of exchange current on the Valuation Date as determined by the Manager or its agent;
- (g) each transaction of purchase or sale of portfolio securities effected by the Fund will be reflected in the computation of the NAV not later than the first computation of such NAV made after the date on which such transaction becomes binding;
- (h) the issue or redemption of Units of the Fund will be reflected in the computation of the NAV no later than the next computation of such NAV made after the time as at which a NAVPU is determined for the purpose of the issue or redemption of the Units of the Fund; and
- (i) liabilities include only those expenses paid or payable by the Fund, including accrued contingent liabilities and management fees where they are known.

The NAVPU will be the NAV of the portfolio assets of the Fund attributable to the series divided by the number of Units of the series outstanding on the relevant Valuation Date.

A NAV will not be calculated if redemptions have been suspended by the Manager.

The value given to any pooled fund investments held by the Fund on a Valuation Date, including an Underlying Crystal Wealth Fund, is derived from the most recent net asset value information available to Crystal Wealth on that Valuation Date. Often, the only valuation information available is an estimate of the net asset value of the applicable pooled fund as of the Valuation Date, which in turn is based on estimated values of the pooled fund's underlying investments. These underlying investments may be difficult to value, as they may be illiquid and may trade infrequently or not at all. In some cases, subsequent information provided by the pooled fund may show an actual value that is different from the estimated value previously provided. No adjustment will be made to the number of Units purchased or redeemed by an investor in the Fund because of the use of estimated values in determining the net asset value of the Fund and the net asset value of each series of Units of the Fund.

4.3 Redemption of Units

A Unitholder may, upon request to the Manager in a manner and form acceptable to the Manager, redeem a portion or all of its Units at a redemption price equal to the NAVPU on the Valuation Date next following the date on which the request for redemption is received by the Manager, less any accrued and applicable fees and taxes. If the request is received by the Manager prior to 4:00 p.m. ET, on a Valuation Date, the redemption will be processed on that Valuation Date. Proceeds of redemption will be paid within three Business Days from such date either by cheque or electronic payment, as the Unitholder requests. No interest will be paid to the Unitholder on account of any delay in forwarding the proceeds of redemption to the Unitholder. If Units were purchased by cheque and then redeemed within seven business days of the purchase, the Fund may hold the redemption proceeds until the purchase cheque has cleared, which may take up to 10 business days for cheques drawn on a Canadian chartered bank and up to 45 business days for all other cheques.

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The Manager has the right to cause redemptions of Units to be suspended for the whole or any part of a period during which normal trading is suspended on any exchange or market on which securities representing more than 50% by value or underlying market exposure of the total assets of the Fund are traded. Any redemptions that would otherwise have taken place during the period of suspension will be effected at the close of business on the Valuation Date immediately following the termination of suspension unless, prior to that date, a Unitholder has withdrawn his or her redemption order.

The Manager has the right to cause redemptions of Units to be suspended if it receives redemption requests for Units representing more than the sum of amounts immediately available under the Fund's lines of credit, if any, and any cash on hand, treasury bills, bankers acceptances and other money market instruments (**Cash Equivalents**) that the Fund owns on any given Valuation Date. The purpose of this right is to safeguard against illiquidity in the Fund, and is in place to protect Unitholders who are not redeeming Units from the Fund. Without this right, the Manager could be forced to liquidate a portion of the Fund's portfolio at what could potentially be a reduced value. This right gives the Manager the ability to wait for new subscription proceeds to fund the redemptions; wait for a portion of the portfolio to mature; or effect an orderly sale of a portion of the portfolio. It is the Manager's intention to attempt to maintain a laddered structure to the Fund's portfolio with a portion of the portfolio maturing each month. Any redemptions that would otherwise have taken place during the period of suspension will be effected at the close of business on the Valuation Date immediately following the termination of suspension unless, prior to that date, a Unitholder has withdrawn his or her redemption request.

The Manager may, at any time and from time to time, by giving ten business days prior written notice to Unitholders, redeem all or any portion of the outstanding Units of a series on the next Valuation Date for a redemption price per Unit equal to the NAVPU for Units of that series calculated for such day. Among other reasons, the Manager could exercise this right if a particular series has so few Units outstanding that the Manager in its discretion deems it uneconomic to continue to offer the series. Alternatively, the Manager could exercise this right of redemption for tax purposes.

The Manager is also entitled to require the redemption of all or any part of the Units held by a Unitholder at any time in its discretion.

The Manager is entitled to require the redemption of all of the Units held by a Unitholder at any time that the Unitholder's account falls below \$5,000 in market value. Prior to exercising this right of redemption, the Manager will provide the Unitholder with 10 business days' prior notice to allow such Unitholder an opportunity to increase the value of its account to \$5,000 by purchasing more Units of the Fund.

4.4 *Systematic Withdrawal Plans*

Unitholders may make regular redemptions through a Systematic Withdrawal Plan (SWP). Once a SWP is authorized, the Manager will make automatic redemptions from the Unitholder's account according to the schedule chosen by the Unitholder. SWPs are available monthly or quarterly on any Friday of the month. If the selected Friday is not a business day, the SWP will be run on the Valuation Date immediately preceding it. In addition, all of the conditions, features, fees and charges discussed elsewhere in this Offering Memorandum apply to Units redeemed under the SWP program.

4.5 *Distributions*

The Fund intends to distribute to Unitholders in each taxation year such portion of its net income, including net realized capital gains, as will be sufficient to ensure that the Fund will not be liable for income tax under Part I of the Tax Act for each taxation year. Distributions will be made monthly on the last Friday of the month. If the last Friday of the month is not a Business Day, the distribution will be

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made on the Valuation Date immediately preceding it. In December of each year, the distribution will take place on a date between December 15 and December 31 to be determined by the Manager. The Manager may, at its discretion, decide to distribute to Unitholders a portion of its net income, including net realized capital gains, at other times during the year as well.

The Fund shall deduct or withhold from any distribution to a Unitholder who is, or is deemed to be, a non-resident of Canada for purposes of the Tax Act, or is a partnership that is not a "Canadian partnership" within the meaning of the Tax Act, any taxes or other amounts required to be deducted or withheld therefrom by the Fund under the Tax Act or any other applicable tax legislation. The Fund shall remit such deducted or withheld taxes or other amounts to the appropriate tax authority on behalf of the Unitholder. Any such taxes or other amounts remitted by the Fund shall be considered to have been paid by the Fund to the Unitholder in satisfaction of any distribution to the Unitholder by the Fund.

All distributions made by the Fund to each series of Units will be automatically reinvested in additional Units of the same series at the NAVPU thereof unless a Unitholder elects to receive his or her distribution in cash.

4.6 *Short Term Trading Fee*

In order to protect the interests of the majority of Unitholders of the Fund and to discourage short term trading in the Fund, Unitholders may be subject to a short-term trading fee. If a Unitholder redeems Units within 180 days of such Units having been acquired, the Fund may deduct and retain for the benefit of the remaining Unitholders 5% of the value of the Units redeemed.

4.7 *Restriction on Non-Resident Unitholders*

In order to ensure that the Fund qualifies as a "mutual fund trust" within the meaning of the Tax Act at all times, the Manager has the right, in accordance with the Declaration of Trust governing the Fund, not to accept a subscription for Units from, or issue or register a transfer of Units to, a Unitholder who is, or is deemed to be, a non-resident of Canada for purposes of the Tax Act, or is a partnership that is not a "Canadian partnership" within the meaning of the Tax Act. In addition, under certain circumstances, the Manager may require that such a Unitholder redeem its Units.

4.8 *Fees and Expenses*

Management Fee: The Manager is entitled to charge the Series A Units of the Fund a management fee at a maximum annual rate of 2% plus HST and the Series F Units of the Fund a management fee at a maximum annual rate of 1% plus HST. The base Trailer Fee on Series A Units (as described in Item 6) is paid by the Manager from out of this management fee. The management fee accrues daily and is payable monthly in arrears.

Trustee Fees: Crystal Wealth acts as trustee for the Fund and has chosen not to accept any compensation from the Fund for this service.

Management Fee Distributions: The Manager may, in its sole and absolute discretion, rebate part of its management fee to select Unitholders, effectively reducing the management fee that those Unitholders are paying. The amount of the reduction is distributed by the Fund (the **Management Fee Distribution**) to the investor for whose benefit the fees were reduced. Where applicable, Management Fee Distributions will be calculated on each business day and distributed on a regular basis by the Fund to the applicable investor, generally, first out of the net income of the Fund, including net realized capital gains of the Fund, and then as a return of capital. All Management Fee Distributions will be reinvested in additional

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Units of the same series of Units of the Fund unless otherwise requested. The amount of the Management Fee Distribution will generally be treated for purposes of the Tax Act as income, capital gains or return of capital to the Unitholder receiving it.

Operating Expenses: The ongoing expenses of the Fund will be borne by the Fund, including without limitation, trustee fees, the fees and expenses of legal counsel and the Fund's auditors, communications to Unitholders, custodial arrangements, fund accounting fees, registrar and transfer agency fees, administration and recordkeeping, interest, brokerage fees, regulatory fees and taxes of all kinds to which the Fund is or might be subject to. The Fund is required to pay harmonized sales tax (HST) on the management fee and most of the other fees and expenses which it pays.

4.9 Subscription Procedure

Continuous Offering

Units of the Fund are offered on a continuous basis under this Offering Memorandum. This offering is being conducted pursuant to the prospectus exemption available under Section 2.3 (accredited investor) (the **Accredited Investor Exemption**) and Section 2.10 (minimum amount - \$150,000) (the **\$150,000 Exemption**) of National Instrument 45-106 *Prospectus Exemptions* (NI 45-106).

The Manager may from time to time establish minimum initial investment amounts and minimum additional investment amounts. The Manager may in its discretion waive such minimum requirements on a temporary basis or on a case by case basis.

The Manager reserves the right to accept or reject subscriptions, to change the minimum amounts for investments in the Fund and to discontinue the offering of Units of the Fund at any time and from time to time. Any monies received with rejected subscriptions will be refunded within two business days, without interest or deduction.

Subscriptions may be placed by investors either directly with the Manager or through registered dealers or entities that are exempt from dealer registration. Prospective investors who wish to subscribe for Units must complete, execute and deliver the Subscription Agreement that accompanies this Offering Memorandum to the Manager or their dealer (as appropriate) and tender the subscription amount in a manner acceptable to the Manager. Units will be issued at the NAVPU on the Valuation Date next following receipt by the Manager of a subscription request (unless received on a Valuation Date prior to 4:00 p.m. E.T., in which case the Units will be issued on such Valuation Date). All subscriptions for Units of the Fund must be forwarded by dealers, without charge, the same day that they are received, to the Manager on behalf of the Fund.

A subscriber has the right to cancel the subscription by sending written notice of cancellation before midnight of the second business day after the subscriber signs the Subscription Agreement. Any subscription proceeds received will be held in trust for that period, and will be promptly returned to the subscriber without interest or deduction if the subscriber exercises his or her cancellation rights.

Additional Investments

Additional investments in the Fund are generally permitted in any amount, subject to any minimum holding prescribed from time to time by the Manager. Each additional investment can only be made pursuant to a prospectus exemption which is available at the time of the additional investment. For example, investors purchasing in reliance on the Accredited Investor exemption will be requested to represent that they continue to qualify as Accredited Investors at the time of each additional investment.

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Non accredited investors are able to make additional investments of any amount (subject to minimums prescribed by the Manager) provided that the investor is holding Units of the Fund with an acquisition cost or net asset value of \$150,000 or more.

At the time of making each additional investment in the Fund, each investor will be deemed to have repeated to the Fund the covenants and representations contained in the Subscription Agreement, delivered by the investor to the Fund at the time of the initial purchase.

The Manager reserves the right to change the minimum amount for additional investments in the Fund at any time and from time to time.

Following each purchase of Units, investors will receive written confirmation indicating details of the purchase transaction, including the dollar amount of the purchase order, the net asset value per unit and the number of Units purchased. For additional investments, the written confirmation will indicate the cumulative total of all Units held by the investor.

Pre-authorized Chequing Plan

Provided a Unitholder continues to have the status of an “accredited investor” or otherwise meets the prescribed investment qualifications, Unitholders may make regular purchases through a Pre-authorized Chequing Plan (PAC). Where the Unitholder in an individual investor relying on the Accredited Investor exemption, further arrangements, including the continued or ongoing provision of the prescribed risk acknowledgement form, may be required in order to comply with such exemption. Once a PAC is authorized, the Manager will make automatic withdrawals from the Unitholder’s bank account according to the schedule chosen by the Unitholder and invest this sum in Units of the Fund. PAC withdrawals can be made monthly or quarterly, on any Friday in the month or quarter. If the chosen Friday is not a business day, the PAC will run on the next Valuation Date thereafter. In addition, all of the conditions, features, fees and charges discussed elsewhere in this Offering Memorandum apply to Units purchased under the PAC program.

Item 5 Certain Canadian Federal Income Tax Considerations

5.1 Disclaimer

An investment in Units of the Fund may give rise to tax consequences for Unitholders under the Tax Act and any applicable provincial, territorial, local or foreign tax laws. Prospective Unitholders are urged to consult with their own tax advisors with respect to the tax consequences of investing in Units of the Fund under the Tax Act and any applicable provincial, territorial, local or foreign tax laws based on their own particular circumstances.

5.2 Summary of Certain Canadian Federal Income Tax Considerations

The following is, as of the date of this Offering Memorandum, a general summary of certain Canadian federal income tax considerations generally applicable under the Tax Act to the Fund and Unitholders who at all relevant times, for purposes of the Tax Act, (i) are the beneficial owners of the Units, (ii) are individuals (other than trusts) resident in Canada, (iii) hold their Units as capital property, and (iv) deal at arm’s length and are not affiliated with the Fund and its affiliates. Generally, Units will be considered to be capital property to the Unitholder thereof for purposes of the Tax Act provided that they are not held in the course of carrying on a business and have not been acquired in one or more transactions considered to be an adventure or concern in the nature of trade. Certain Unitholders who might not otherwise be considered to hold their Units as capital property may, in certain circumstances, be entitled to have their

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Units, and any other “Canadian security” (as defined in the Tax Act) owned by such Unitholders in the taxation year in which the election is made, and in all subsequent taxation years, treated as capital property by making the irrevocable election permitted by subsection 39(4) of the Tax Act. Unitholders should consult their own tax advisors regarding the potential application and consequences of this election in their particular circumstances.

This summary is not applicable to a Unitholder that has entered or will enter into a “derivative forward agreement” as that term is defined in the Tax Act with respect to the Units. Such Unitholders should consult their own tax advisors.

This summary is based on provisions of the Tax Act in force on the date of this Offering Memorandum and the current published administrative policies and assessing practices of the Canada Revenue Agency (the “CRA”) publicly available prior to the date of this Offering Memorandum. This summary takes into account all specific proposals to amend the Tax Act which have been publicly announced by or on behalf of the Minister of Finance (Canada) prior to the date of this Offering Memorandum (the “Tax Proposals”) and assumes that the Tax Proposals will be enacted in their current form. There can be no assurance that any Tax Proposals will be enacted in their current form or at all. Except for the Tax Proposals, this summary does not otherwise take into account or anticipate any changes in law whether by legislative, governmental, or judicial decision or action, or changes in the administrative policies and assessing practices of the CRA. In addition, this summary does not take into account any other federal or any provincial, territorial, local or foreign tax legislation or considerations, which may differ significantly from those discussed herein.

This summary is based on the assumption that the Fund is and will continue to qualify at all times as a mutual fund trust for purposes of the Tax Act. This summary is also based on the assumption that the Fund has not been established or will not be maintained primarily for the benefit of non-residents of Canada for purposes of the Tax Act. If the Fund were not to qualify as a mutual fund trust under the Tax Act, then the Canadian federal income tax considerations would be materially different from those described herein.

This summary is not exhaustive of all possible Canadian federal income tax considerations applicable to an investment in Units. Moreover, the income and other tax consequences of acquiring, holding, or disposing of Units will vary depending on the Unitholder’s particular circumstances, including the provinces in which the Unitholder resides or carries on business. Accordingly, this summary is of a general nature only and is not intended to be, nor should it be construed to be, legal or tax advice to any prospective purchaser of Units. Prospective Unitholders should consult their own tax advisors for advice with respect to the tax consequences to them of an investment in Units, based on their particular circumstances.

Status of the Fund

To qualify as a mutual fund trust for purposes of the Tax Act (i) the Fund must be a Canadian resident “unit trust” for purposes of the Tax Act, (ii) the only undertaking of the Fund must be (a) the investing of its fund in property (other than real property or an interest in real property or an immovable or a real right in an immovable), (b) the acquiring, holding, maintaining, improving, leasing or managing of any real property (or interest in real property) or of any immovable (or real right in an immovable) that is capital property of the Fund or (c) any combination of the activities described in (a) and (b), and (iii) the Fund must comply with certain minimum requirements respecting the ownership and dispersal of Units. The Fund must also not be established or maintained primarily for the benefit of non-residents of Canada in order to qualify as a mutual fund trust for purposes of the Tax Act. The Manager intends to ensure that the Fund will continue to qualify as a mutual fund trust at all times for purposes of the Tax Act.

Taxation of the Fund

The Fund will be subject to tax in each taxation year under Part I of the Tax Act on the amount of its income for the particular year, including net realized taxable capital gains, less the portion thereof that it claims in respect of amounts paid or payable to Unitholders in the year. It is the Fund's intention to make distributions payable to Unitholders in such amounts in each taxation year and to deduct such amounts in computing its income in each taxation year as will be sufficient to ensure that the Fund will not be liable for income tax under Part I of the Tax Act for each taxation year other than such tax on net realized capital gains that will be recoverable by the Fund in respect of such taxation year by reason of the capital gains refund mechanism under the Tax Act.

In computing its income for tax purposes, the Fund may deduct reasonable administrative and other expenses incurred to earn income, in accordance with the detailed rules under the Tax Act. The Fund may generally deduct the costs and expenses paid by the Fund in respect of the offering of its Units and not reimbursed at a rate of 20% per year, pro-rated where the Fund's taxation year is less than 365 days. Any losses incurred by the Fund may not be allocated to Unitholders but may generally be carried forward and back and deducted in computing the taxable income of the Fund in accordance with detailed rules and limitations in the Tax Act.

In determining the income of the Fund, gains or losses realized upon the disposition or deemed disposition of a security will constitute capital gains or losses of the Fund in the taxation year in which realized unless the Fund is considered to be trading or dealing in such securities or otherwise carrying on an investment business of buying and selling securities or the Fund has acquired such securities in a transaction or transactions considered to be an adventure or concern in the nature of trade. The Fund intends to purchase and will purchase securities with the objective of earning income over the life of the Fund and will take the position that gains and losses realized on the disposition or deemed disposition thereof are capital gains and capital losses.

Upon the actual or deemed disposition of a security, the Fund will realize a capital gain (or capital loss) to the extent the proceeds of disposition exceed (or are less than) the adjusted cost base of such security immediately before such disposition and any reasonable costs of disposition. One-half of the amount of any capital gain (a "**taxable capital gain**") realized by the Fund in a taxation year must be included in computing the Fund's income for the year, and one-half of the amount of any capital loss (an "**allowable capital loss**") realized by the Fund in a taxation year must be deducted against capital gains realized by the Fund in that taxation year. Allowable capital losses for a taxation year in excess of taxable capital gains in that year may be carried back and deducted by the Fund in any of the three preceding taxation years or carried forward and deducted in any subsequent taxation year against net realized taxable capital gains of the Fund in accordance with the provisions of the Tax Act.

The Fund will be entitled, for each taxation year throughout which it is a mutual fund trust, to reduce (or receive a refund in respect of) its liability, if any, for tax on its net realized capital gains by an amount determined under the Tax Act based on the redemptions of its Units during the year ("**capital gains refund**"). The capital gains refund in a particular taxation year may not completely offset the tax liability of the Fund for such taxation year which may arise upon the sale of securities in connection with a redemption of Units.

Taxation of Unitholders

Unitholders will generally be required to include, in computing their income for a taxation year, the amount of the Fund's net income for the taxation year of the Fund ending in, or coincidently with, the Unitholders' taxation year, including net realizable taxable capital gains, paid or payable to them

(including by way of a Management Fee Distribution), whether or not reinvested in additional Units of the Fund or paid in cash or additional Units.

Under the Tax Act, the Fund is permitted to deduct in computing its income for a taxation year an amount that is less than the amount of its distributions for the year in order to enable the Fund to utilize, in the taxation year, losses from prior years without affecting the ability of the Fund to distribute its income annually. Such amount distributed to a Unitholder but not deducted by the Fund will not be included in the Unitholder's income. However, the adjusted cost base (within the meaning of the Tax Act) of the Unitholder's Units will be reduced by such amount (other than the non-taxable portion of the Fund's net realized capital gains as discussed below).

Provided that appropriate designations are made by the Fund, such portion of (i) the taxable dividends received or deemed to be received by the Fund on shares of taxable Canadian corporations (as defined in the Tax Act), and (ii) the net realized taxable capital gains of the Fund, as is paid or payable to a Unitholder will effectively retain its character and be treated as such in the hands of the Unitholder for purposes of the Tax Act. To the extent that amounts are designated as taxable dividends from taxable Canadian corporations, the normal gross-up and dividend tax credit rules will apply, including the enhanced gross-up and dividend tax credit rules in respect of dividends designated in accordance with the Tax Act as "eligible dividends" (as defined in the Tax Act).

The non-taxable portion of the Fund's net realized capital gains, the taxable portion of which was designated in respect of a Unitholder in the year, that is paid or payable (whether in cash or additional Units) to the Unitholder in the taxation year will not be included in the Unitholder's income for the year. Such amount, however, will generally reduce the adjusted cost base of the Unitholder's Units. Any distributions by the Fund to a Unitholder by way of a return of capital will not be included in computing the Unitholder's income but will reduce the Unitholder's adjusted cost base of its Units. To the extent that the adjusted cost base of a Unit would otherwise be less than zero, the negative amount will be deemed to be a capital gain realized by the Unitholder from the disposition of the Unit and the Unitholder's adjusted cost base will be increased by the amount of such deemed capital gain.

At the time a purchaser acquires Units of the Fund, the net asset value of the Units may reflect accrued income and capital gains and realized income and capital gains which have not been distributed. When and if such income and capital gains are distributed by the Fund to Unitholders, the income and the taxable portion of the capital gains will have to be included in the purchaser's income.

Any upfront sales charges paid by Unitholders on the acquisition of Units of the Fund are not deductible by Unitholders but can generally be added to the adjusted cost base of the Units purchased. In determining the adjusted cost base of Units for purposes of the Tax Act, the cost of newly-acquired Units must be averaged with the adjusted cost base of all other Units of the Fund held by the Unitholder as capital property at such time. The cost of Units acquired as a distribution of income or capital gains from the Fund will generally be equal to the amount of the distribution. Any additional Units acquired by a Unitholder on the reinvestment of distributions will generally have a cost equal to the amount reinvested.

Upon the actual or deemed disposition of a Unit, including the redemption of a Unit by the Fund, a capital gain (or a capital loss) will generally be realized to the extent that the proceeds of disposition of the Unit exceed (or are less than) the adjusted cost base of the Unit to the Unitholder immediately before such disposition and any reasonable costs of disposition. Under the Tax Act, one-half of any capital gain ("**taxable capital gain**") realized is generally included in a Unitholder's income and one-half of any capital loss ("**allowable capital loss**") realized must be deducted from taxable capital gains in accordance with the provisions of the Tax Act. Allowable capital losses realized in a particular taxation year in excess of taxable capital gains realized in that year may be carried back and deducted in any of the three

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preceding taxation years or carried forward and deducted in any subsequent taxation year against taxable capital gains in accordance with the rules in the Tax Act.

In general terms, net income of the Fund paid or payable to a Unitholder that is designated as taxable dividends from Canadian corporations or as net realized taxable capital gains as well as taxable capital gains realized by a Unitholder on a disposition or deemed disposition of its Units may increase the Unitholder's liability for alternative minimum tax.

Unitholders will be advised each year of the amount of net income, taxable dividends from taxable Canadian corporations, net realized capital gains and returns of capital paid or payable to them.

5.3 Eligibility for Investment

Provided that the Fund continues to qualify as a mutual fund trust at all times for purposes of the Tax Act, Units of the Fund should be qualified investments for a registered retirement savings plan ("RRSP"), a registered retirement income fund ("RRIF"), a deferred profit sharing plan, a registered education savings plans, a registered disability savings plan and a tax-free savings account ("TFSA").

Notwithstanding the foregoing, the annuitant of a RRSP or RRIF or the holder of a TFSA will be subject to a penalty tax if Units of the Fund are held in a RRSP, RRIF or TFSA, as the case may be, and are a "prohibited investment" for such RRSP, RRIF or TFSA under the Tax Act. Units of the Fund will not be a prohibited investment for a RRSP, RRIF or TFSA provided the annuitant or holder, as the case may be, deal's at arm's length with the Fund for purposes of the Tax Act and does not have a "significant interest" (as defined in the Tax Act) in the Fund. In addition, Units of the Fund will generally not be a prohibited investment if such Units are "excluded property" as defined in the Tax Act. Unitholders should consult their own tax advisors as to whether Units of the Fund will be a prohibited investment in their particular circumstances.

Item 6 Compensation Paid to Dealers

6.1 Sales Charge

Registered dealers (each, a **Dealer**), whose dealing representatives sell Series A Units of the Fund may, with the agreement of the investor, charge an up-front fee to investors of up to 5% of the total subscription amount. As described under Item 3.3 Interests of Management and Conflicts of Interest, although a placement fee may be charged by a dealing representative of the Manager, the Manager itself does not charge or receive a separate placement fee.

6.2 Trailer Fees

The Manager will pay a monthly fee (the **Trailer Fee**) to Dealers to compensate the Dealers for ongoing services to their clients in respect of an investment in Series A Units of the Fund. The Trailer Fee is calculated based upon a percentage of the average daily value of the Series A Units of the Fund held by the clients of the Dealers. The Trailer Fee will be paid at a rate of up to 1.0% per annum.

Item 7 Risk Factors

An investment in the Fund involves certain risks. Investors should consider the following risk factors before investing.

7.1 Issuer Risks

General. Although the Fund intends to invest in a diversified portfolio of investments designed to mitigate short-term risk, investing in the Fund entails certain risks and is only suitable for investors who understand and are capable of bearing the risks of an investment in the Fund. All investments in securities and other financial instruments risk the loss of invested capital. There is no assurance that the Fund will achieve its overall investment objective. Prospective investors should carefully consider the following risk factors, which do not purport to be a complete list of the potential risks and conflicts of interest involved in an investment in the Fund. The NAVPU will vary directly with the market value and return of the investment portfolio of the Fund.

Reliance on Crystal Wealth. The Fund will be dependent on the knowledge and expertise of Crystal Wealth for investment advisory and portfolio management services. There is no certainty that the persons who are currently officers and directors of Crystal Wealth will continue to be officers and directors of Crystal Wealth.

Potential Conflicts of Interest. The Manager may also act in the same or similar capacities in respect of other entities. In that event, it may have responsibility for the management of the assets of other entities at the same time as it is managing the Fund's portfolio and may use the same or different information and trading strategies obtained, produced or utilized in managing the portfolio of the Fund. See Item 3, Directors, Management, Promoters and Principal Holders – Interests of Management and Conflicts of Interest.

No involvement by Unaffiliated Selling Agent or Other Professional Representing Unitholders. No securities dealer or selling agent unaffiliated with the Manager was involved with or has made any review or investigation of the terms of this offering, the structure of the Fund or the background or history of the Manager and its principal. No legal counsel, investment dealer, accounting firm or other professional advisor acting on behalf of Unitholders has reviewed the terms of this offering. Consequently, prospective investors are advised to consult their own legal, tax or financial advisors in connection with the purchase of Units.

Unitholder Liability. Because of uncertainties in the law relating to trusts such as the Fund, there is a risk that a Unitholder could be held personally liable for obligations of the Fund to the extent that claims are not satisfied out of the assets of the Fund. It is intended that the Fund's operations will be conducted in such a way as to minimize any such risk. In particular, the Manager will follow the investment strategy and process of the Fund and will use its best efforts to avoid such liability being placed upon the Unitholders. Based upon these measures being adhered to by the Fund, it is considered by the Manager that the risk of Unitholder liability is remote in the circumstances.

7.2 Investment and Market Risks

Market and Economic Conditions The market value of the Fund's investments will rise and fall based on developments in the broader equity and fixed income markets. Market values will also vary with changes in general economic and financial conditions. Fluctuations in the market values of such investments can occur for a number of reasons beyond the control of the Manager. Performance of the Fund will be affected by various factors including fluctuations in interest rates, business and consumer demand, general economic conditions and cycles, foreign and domestic political developments, competition, imposition of tariffs, duties or other taxes and government regulation, as applicable. Fluctuations in the exchange rates between the Canadian dollar and other currencies in which direct and indirect investments of the Fund are denominated will affect the value of Units when expressed in Canadian dollars.

Lack of Insurance. The assets of the Fund are not insured by any government or private insurer except to the extent portions may be deposited in bank accounts insured by a government agency such as the Canada Deposit Insurance Corporation or the Federal Deposit Insurance Corporation (United States) or with brokers insured by the Canadian Investor Protection Fund, or the Securities Investor Protection Corporation (United States) and such deposits and securities are subject to such insurance coverage (which, in any event, is limited in amount). Therefore, in the event of the insolvency of a depository or custodian, the Fund may be unable to recover all of its funds or the value of its securities so deposited.

Inability of Borrower to Pay. The Fund's income and funds available for distribution to Unitholders would be adversely affected if a significant number of Borrowers were unable to pay their obligations to the Fund or if the Fund was unable to invest its funds in debts on economically favourable terms or in a timely manner. On default by the Borrower, the Fund may experience delays in enforcing its rights as lender and may incur substantial costs in protecting its investment. The Fund may be unable to recover investment amounts lost on default of a Borrower.

Bankruptcy Remoteness. If any of the persons from whom the fund purchases debt obligations, currently Media House Capital, (the "loan originator") becomes subject to bankruptcy proceedings and if a court in the bankruptcy proceedings concludes that the sale from the loan originator to the Fund was not a "sale", then the Fund could experience losses or delays in the parent payments due pursuant to the debt obligations. While care is generally taken in structuring the transaction so as to minimize the risk of the sale to the Fund not being construed as a "true sale", there is no guarantee such structuring will be effective.

Risk of Co-mingling. To the extent that any funds received by the administrator of the loans is commingled with its own funds, the Fund may be exposed to a potential loss if the administrator fails to remit such amounts to the Fund. In order to minimize this risk, the payments on the debt obligations and the distributions thereof are usually administered by a collection agent, an independent third party so the Fund receives the payments of interest and principal directly from the collection agent rather than from the administrator.

Distribution Rights. The Fund's primary collateral is from unsold territory (distribution) rights, so the Fund will require that it is the first party paid out of proceeds of the sale of distribution rights from these territories. The value of this collateral is dependent on the ability to sell or license the distribution rights. The motion picture or television series may not be purchased for distribution or the expected returns or projections may not be as high as predicted. The sale of motion pictures or television series is a very unpredictable business, and the ability of a production company to produce a film of a quality sufficient to generate sales is unproven and depends upon the exercise of subjective judgments by the producers of the project, the MPSC, and sales agents utilized by the production company and the distributors to whom the production company will offer the project. Accordingly, it is possible that productions will not attract the interest of prospective purchasers and the Fund may lose the full amount of its investment in the debt obligation. Also, since the Film or production may be distributed worldwide, it is subject to risks associated with the collection, administration and enforcement of the debt obligations in other jurisdictions. To mitigate such risks, a collection agent is usually engaged. A collection agent will manage the collection of the foreign receipts and distribute them to the Fund and any other financiers entitled thereto. The creditworthiness and enforceability of the debt obligation in foreign territories remains a risk of the Fund.

Motion Picture and Television Series Production Risks. The film production industry is affected by changes in consumer preferences and by national, regional, and local economic conditions and demographic trends. Discretionary spending priorities, consumer preference and tastes, critical reviews, word of mouth, accidents of chance involving lead actors or personalities, and the type, number, and

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screenings of competing films will directly affect the success of a film. While the initial principal and interest of the investment is collateralized through various assets and security, changes in any of the above factors could adversely affect box office and ancillary markets performance, resulting in lower than expected returns due to changing market values, prices and higher default rates and also resulting in no returns in connection with the Fund's potential participation in profits.

Copyrights, Trademarks, Licenses. Copyrights, trademarks, licenses, etc. are an important part of the film business. Other parties may assert intellectual property infringement claims against a motion picture and may prevail. The Fund will either alone or through others, including MHC, conduct due diligence to try to ensure a clean chain of title for each motion picture or television series underlying each debt obligation it purchases. However, it is possible that, if other parties were to assert intellectual property infringement claims against the motion picture or television series, the production company could be required to engage in protracted and costly litigation, regardless of the merits of such claims, discontinue the use of certain components of the screenplay, develop replacement components, or enter into license arrangements with respect to the disputed intellectual property. The production company may not be able to develop alternative components and any necessary licenses may not be available or available on commercially reasonable terms. Responding to and defending against any of these claims could have a material adverse effect on the underlying business, results of operations and financial condition. While the initial principal and interest of the investment is collateralized through various assets and security, changes in any of the above factors could adversely affect the value and security of the assets and film productions.

Options and Other Derivative Investments. The Fund may purchase and sell options or enter into other derivative transactions that derive their value from movement in the price of other underlying securities. Such transactions may be used both for hedging purposes and to increase the possibility of achieving gains from any level of movement in the price of the underlying securities or groups of securities. The potential for greater gains, however, is inevitably accompanied by the increased risk of loss.

Use of derivative instruments in general presents additional risks. When used for hedging purposes, an imperfect or variable degree of correlation between price movements of the derivative instrument and the underlying investment sought to be hedged may prevent the Fund from achieving the intended hedge effect or expose the Fund to the risk of loss. In addition, derivative instruments may not be liquid in all circumstances, so that in volatile markets the Fund may not be able to close out a position without incurring a loss.

Although exchanges attempt to provide continuously liquid markets in which holders and writers of options can close out their positions at any time prior to the expiration of the option, there is no assurance that such a market will exist at all times for all outstanding options purchased or sold. If an options market were to become unavailable, the Fund could be unable to realize its profits or limit its losses until it could exercise options it holds, and the Fund would remain obligated until options it wrote were exercised or expired. As the Manager has restricted the Fund's investment in derivatives to include only exchange-traded contracts, there is no counterparty risk. Furthermore, the exchanges on which the derivative contracts are traded may set daily trading limits, preventing the Fund from closing out a particular contract. If an exchange halts trading in any particular derivative contract, the Fund may not be able to close out its position in that contract.

Lack of Suitable Investments. The ability of the Manager to make investments in accordance with the Fund's objectives and investment policies depends upon the availability of suitable investments and the amount of funds available. There can be no assurance that debts with suitable yields to meet the Fund's objective will be available.

Another factor that could influence the availability of suitable debts and the yields available thereon is the amount of competition that may enter this lending area during the coming years. While the Manager does not anticipate a significant increase in competition in the markets in which it intends to invest, there can be no assurance that it will not happen.

Failure to Meet Commitments. The Fund may commit to investing in future debts in anticipation of repayment of principal outstanding under existing debt investments. In the event that such repayments of principal are not made, the Fund may be unable to advance some or all of the funds required pursuant to the terms of its investment commitments, and consequently, the Fund may face liability in connection with its failure to fulfil such commitments.

Foreign Exchange Risk. The Fund may invest in debt obligations in foreign currencies. Accordingly, investors in the Fund may incur foreign current currency exposures that may have a positive or negative impact on the value of their investment. The Manager may, from time to time and in its sole discretion, use exchange traded derivatives to hedge the currencies to which the Fund is exposed.

Film Completion Risk. The Fund will invest in debt obligations during the production stage of the films and prior to completion. There is a risk that a film may not be completed due to various factors, including acts of god, force majeure, unfunded over-budgets and other unforeseen events. If the film is not completed, the Fund will lose its investment in the associated debt obligation. Some of these risks may be covered by insurance and the Fund will benefit from some or all of such proceeds. In other cases, a completion bond may be in place that may cover the completion and delivery risks. However, not all the investments will have the benefit of such completion bonds due to the additional financial costs of such bonds. In such cases, the Manager looks to the producer's track record and the ability by MHC to monitor the investments to help mitigate this risk.

Limited Recourse Risk. The Fund will invest in debt obligations. These investments are recouped by the Fund primarily through film production companies specifically set up for that film production. The production company may have limited or no other assets to collateralize the return. In certain circumstances, the debt obligation may carry some form of collateral guarantee from the production company's related or parent company, which would mitigate this risk. The Manager also looks to the producer's track record and ensures that the Fund is not financing all of the production costs to mitigate this risk.

Tax Credits and Government Rebates. As a secondary collateral, the Fund can sometimes benefit from returns from various tax credits and government rebates. There is a risk that government programs will change or, for other reasons, these tax credits and rebates will be unavailable. Also, there is a risk of defaults on the debt obligation by not completing the film, or may otherwise be ineligible to apply or obtain such tax credits or government rebates. There is also a risk that the government programs and tax rebates are cancelled. In addition, a collateral assignment of a tax credit is not enforceable against the Crown and there is an inherent risk of collection.

Performance and Marketability of Underlying Securities. There is no market in which some of the securities held by the Fund can be sold and, accordingly, there is no assurance that the securities acquired by the Fund can be sold for the values used to calculate the NAVPU.

Leverage. The Fund may directly or indirectly make use of leveraged investments. The use of leverage can magnify gains but may also increase the Fund's exposure to the risk of losing its capital.

Redemption Risk: Substantial redemptions of Units could require the Fund to liquidate positions more rapidly than otherwise desirable to raise the necessary cash to fund redemptions. Such actions could

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adversely affect the value of the Units redeemed and of the Units that remain outstanding. In accordance with section 4.1, Terms of Securities, the Manager has the right to suspend redemptions in several circumstances as described therein. If the Manager were to exercise this right, Unitholders would not be able to redeem their Units until the suspension is lifted.

Legal, Tax and Regulatory Risks. Legal, tax and regulatory changes or events may occur that could adversely affect the Fund or the Unitholders. In particular, if the Fund experiences a "trust loss restriction event" the Fund (i) will be deemed to have a year-end for tax purposes (which would result in an unscheduled distribution of the Fund's net income and net realized capital gains, if any, at such time to Unitholders so that the Fund would not be liable for income tax on such amounts under Part I of the Tax Act), and (ii) will become subject to the loss restriction rules generally applicable to a corporation that experiences an acquisition of control, including a deemed realization of any unrealized capital losses, inability to carry-forward capital losses, and restrictions on its ability to carry forward non-capital losses. Generally, the Fund would be subject to a loss restriction event if a person becomes a "majority-interest beneficiary", or a group of persons becomes a "majority-interest group of beneficiaries", of the Fund, as those terms are defined in the Tax Act. Generally, a person would be a majority-interest beneficiary of the Fund if it, together with persons and partnerships with whom it is affiliated for purposes of the Tax Act, owns more than 50% of the units of the Fund. The loss restriction event rules include relieving measures for trusts that meet certain conditions.

Marketability of Units. There is currently no secondary market through which the Units may be sold nor is one expected to develop. Redemptions are permitted only as described herein and there are circumstances in which the Fund may suspend redemptions. Accordingly, Units of the Fund may not be appropriate for investors seeking greater liquidity than weekly. Also, Units are only transferable in limited circumstances with the approval of the Manager.

Net Asset Value and Estimated Values. A portion of the calculation of the net asset value of the Fund could be based on estimated values provided by underlying funds. These estimated values are, in turn, based on values attributed to the underlying investments held in such funds, which investments may be illiquid and may trade infrequently or not at all. No adjustments will be made to the number of Units purchased or redeemed by an investor in a Fund because of the use of estimated values in determining the net asset value of a Fund, even if the estimated values that are used in calculating such net asset value are subsequently determined to differ significantly from the final values eventually obtained in respect of the underlying funds.

Item 8 Reporting to Unitholders

If a Unitholder has purchased Units through a Dealer, the Dealer is obliged to provide the Unitholder with account statements regarding their investment in the Fund. Unitholders who have purchased the Fund directly from the Manager will receive an annual and semi-annual account statement showing the Units held by them and any transactions for the preceding period. Investors who purchase Units directly from the Manager will also receive confirmation of their trade from the Manager.

In addition, Unitholders will receive the applicable tax form(s) identifying the Unitholder's distributions (including income, taxable dividends from taxable Canadian corporations, taxable capital gains and returns of capital).

The fiscal year end of the Fund is December 31. Unitholders have the right to elect to receive audited annual financial statements and unaudited semi-annual financial statements. An election request will be sent out annually and the Unitholder's choice will remain in effect for the following year.

Item 9 Other Disclosures

9.1 *Forward Looking Information*

The foregoing disclosure of investment objectives and strategies may constitute “forward-looking information” for the purpose of Ontario securities legislation, as it contains statements of the intended course of conduct and future operations of the Fund. These statements are based on assumptions made by the Manager of the success of its investment strategies in certain market conditions, relying on the experience of the Manager’s officers and employees and their knowledge of historical economic and market trends. Investors are cautioned that the assumptions made by the Manager and the success of its investment strategies are subject to a number of mitigating factors. Economic and market conditions may change, which may materially impact the success of the Manager’s intended strategies as well as its actual course of conduct. Investors are urged to read Item 7, Risk Factors, for a discussion of other factors that will impact the operations and success of the Fund.

9.2 *Anti Money-Laundering Legislation*

The Manager is required to comply with all applicable laws, regulations and administrative pronouncements concerning money laundering and other criminal activities (**Anti-Money Laundering Laws**), which includes implementing specific measures to detect and deter money laundering and financing of terrorist activity. Unitholders may be required to provide additional information regarding the Unitholder or their beneficial owner(s) or other information that the Manager deems necessary or advisable to ensure compliance with all Anti-Money Laundering Laws. Additional information is in the subscription agreement.

If the Manager is aware or suspects that a Unitholder is engaged in money laundering or if otherwise required by Anti-Money Laundering Laws, the Manager may undertake appropriate actions to ensure that the Fund or the Manager are in compliance with all such Anti-Money Laundering Laws. The Fund or the Manager may release confidential information about a Unitholder and, if applicable, any underlying beneficial owner(s), to governmental authorities. This reporting will not be a breach of privacy laws as it is required by law.

9.3 *Collection of Personal Information*

By subscribing for Units in the Funds, the Unitholder acknowledges that its name, residential address and telephone number and other specified information, including the number of Units it has purchased and the aggregate purchase price paid by the Unitholder, may be disclosed to Canadian securities regulatory authorities and other authorities governing the operations of the Fund and the Manager, and may therefore become available to the public in accordance with requirements of applicable Canadian laws. By subscribing for Units in the Funds, the Unitholder shall authorize such indirect collection of personal information.

9.4 *FATCA*

Under U.S. withholding tax and reporting requirements, commonly referred to as the Foreign Account Tax Compliance Act (“**FATCA**”), non-U.S. financial entities are required to collect information from their clients and directly or indirectly provide that information to the U.S. Internal Revenue Service (the “**IRS**”) in order to avoid a 30% U.S. withholding tax on payments of U.S. source income and gross proceeds. Canada enacted Part XVIII (“**Part XVIII**”) of the Tax Act and signed an Intergovernmental Agreement with the U.S. for the Enhanced Exchange of Tax Information under the Canada-U.S. Tax Convention to achieve the U.S. objectives of FATCA in a manner that is consistent with Canada’s

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privacy and other laws. Unitholders will generally be required to provide to their financial advisor or dealer information related to their citizenship or residence for tax purposes and, if applicable, their U.S. federal tax identification number. If Unitholders do not provide that information or are identified as a U.S. citizen (including a U.S. citizen living in Canada) or a U.S. resident, details of the Unitholder's investment in the Fund will generally be reported to the CRA unless Units are held in a registered plan.

The CRA has agreed to provide the information to the IRS. If a Unitholder does not provide the information required to comply with obligations under Part XVIII, the Unitholder's Units may be redeemed. Unitholders should consult with their own tax advisors regarding the possible implications of FATCA for them and their investments.

9.5 Restrictions on Transfer and Resale

Because the Units are offered on a private placement basis in reliance on prospectus exemptions, they are generally not transferable, are subject to regulatory resale restrictions and may only be transferred from one holder to another with the written consent of the Manager. Applicable securities laws provide that securities purchased under a prospectus exemption may not be resold except on expiry of statutory hold periods or otherwise in compliance with such laws. However, Units are redeemable at net asset value, as described under Item 4.3 Redemption of Units.

9.6 Language of Documents

By receiving this document, you hereby confirm that you have expressly requested that all documents evidencing or relating in any way to the sale of securities described herein (including for greater certainty any purchase confirmation or notice) be drawn up in the English language only. Par la reception de ce document, chaque investisseur confirme par les présentes qu'il a expressément exigé que tous les documents faisant foi ou se rapportant de quelque manière que ce soit à la vente des valeurs mobilières décrites aux présentes (incluant, pour plus de certitude, toute confirmation d'achat ou tout avis) soient rédigés en anglais seulement.

Item 10 Purchasers' Rights

10.1 Understanding your Rights

If you purchase these securities you will have certain rights, some of which are described below. For information about your rights you should consult a lawyer.

10.2 Two Day Cancellation Right

You can cancel your agreement to purchase these securities. To do so, you must send a notice to the Manager by midnight on the 2nd business day after you sign the agreement to buy the securities.

10.3 Statutory and Contractual Rights of Action in the Event of a Misrepresentation

Subscribers in British Columbia

If there is a misrepresentation in this Offering Memorandum, subscribers resident in British Columbia will have a statutory right to sue:

- (a) the Fund to cancel your agreement to buy these securities, or

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- (b) the Fund, the Trustee at the date of the Offering Memorandum or any amendment thereto and every person who signs the Offering Memorandum or any amendment thereto for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 180 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of 180 days after learning of the misrepresentation and three (3) years after you signed the agreement to purchase the securities.

All subscribers in British Columbia shall have these rights, regardless of whether the subscriber relies on the Accredited Investor Exemption or the \$150,000 Exemption.

Subscribers in Alberta

If there is a misrepresentation in this Offering Memorandum, subscribers resident in Alberta will have a statutory right to sue:

- (a) the Fund to cancel your agreement to buy these securities, or
- (b) the Fund, the Trustee at the date of the Offering Memorandum or any amendment thereto and every person who signs the Offering Memorandum or any amendment thereto for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 180 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of 180 days after learning of the misrepresentation and three (3) years after you signed the agreement to purchase the securities.

All subscribers in Alberta shall have these rights, regardless of whether the subscriber relies on the Accredited Investor Exemption or the \$150,000 Exemption.

Subscribers in Saskatchewan

If there is a misrepresentation in this Offering Memorandum, subscribers resident in Saskatchewan will have a statutory right to sue:

- (a) the Fund to cancel your agreement to buy these securities, or
- (b) the Fund, the Promoter and Trustee at the date of the Offering Memorandum or any amendment thereto, every person or company whose consent has been filed with the Offering Memorandum (but only with respect to reports, opinions or statements that have

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been made by them), every person who signs the Offering Memorandum or any amendment thereto, and every person or company that sells the securities on behalf of the Fund under the Offering Memorandum for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 180 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of one (1) year after learning of the misrepresentation and six (6) years after you signed the agreement to purchase the securities.

Subscribers in Manitoba

If there is a misrepresentation in this Offering Memorandum, subscribers resident in Manitoba have a statutory right to sue:

- (a) the Fund to cancel your agreement to buy these securities, or
- (b) the Fund, the Trustee at the date of the Offering Memorandum or any amendment thereto and every person who signs the Offering Memorandum or any amendment thereto for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 180 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of 180 days after learning of the misrepresentation and two (2) years after you signed the agreement to purchase the securities.

Subscribers in Ontario

If there is a misrepresentation in this Offering Memorandum, subscribers resident in Ontario will have a statutory right to sue the Fund:

- (a) to cancel your agreement to buy these securities, or
- (b) for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 180 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier

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of 180 days after learning of the misrepresentation and three (3) years after you signed the agreement to purchase the securities.

Subscribers in New Brunswick

If there is a misrepresentation in this Offering Memorandum, subscribers resident in New Brunswick will have a statutory right to sue:

- (a) the Fund to cancel your agreement to buy these securities, or
- (b) the Fund, the Trustee at the date of the Offering Memorandum or any amendment thereto and every person who signs the Offering Memorandum or any amendment thereto for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 180 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of 180 days after learning of the misrepresentation and three (3) years after you signed the agreement to purchase the securities.

Subscribers in Nova Scotia

If there is a misrepresentation in this Offering Memorandum, subscribers resident in Nova Scotia will have a statutory right to sue:

- (a) to cancel your agreement to buy these securities, or
- (b) for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 120 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of 120 days after learning of the misrepresentation and three (3) years after you signed the agreement to purchase the securities.

Subscribers in Prince Edward Island, Yukon, Northwest Territories or Nunavut

If there is a misrepresentation in this Offering Memorandum, subscribers resident in Prince Edward Island, Yukon, Northwest Territories or Nunavut will have a statutory right to sue:

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- (a) the Fund to cancel your agreement to buy these securities, or
- (b) the Fund, the Trustee at the date of the Offering Memorandum or any amendment thereto and every person who signs the Offering Memorandum or any amendment thereto for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 180 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of 180 days after learning of the misrepresentation and three (3) years after you signed the agreement to purchase the securities.

10.4 General

The foregoing summaries are subject to any express provisions of the securities legislation of each offering jurisdiction and the regulations, rules and policy statements thereunder and reference is made thereto for the complete text of such provisions.

The rights of action described herein are in addition to and without derogation from any other right or remedy that the purchaser may have at law.

Item 11 Financial Statements

Completed financial statements for the Fund are available on the Manager's website www.crystalwealth.com and upon request from the Manager.

This is Exhibit "94" referred to
in the Affidavit of Michael Ho
sworn before me, this
17th day of April , 2017



A COMMISSIONER FOR TAKING AFFIDAVITS

Lily Julia Ho, a Commissioner, etc.,
Province of Ontario, for the Government of Ontario,
Ontario Securities Commission.
Expires May 31, 2017.

CONFIDENTIAL OFFERING MEMORANDUM

November 21, 2016

Continuous Offering

This Confidential Offering Memorandum constitutes a private offering of these securities only in those jurisdictions and to those persons where and to whom they may be lawfully sold and therein only by those entities permitted to sell such securities. This Confidential Offering Memorandum is not, and under no circumstances is it to be construed as, a prospectus, advertisement or public offering of the securities referred to herein. No securities commission or similar regulatory authority has reviewed this Confidential Offering Memorandum or in any way passed upon the merits of the securities offered hereunder and any representation to the contrary is an offence. Persons who will be acquiring securities pursuant to this Confidential Offering Memorandum will not have the benefit of the review of the material by the securities commissions or similar authorities in Canada.

The securities offered hereunder will be issued under exemptions from the prospectus requirements of applicable securities laws and will be subject to certain resale restrictions. This Confidential Offering Memorandum is confidential. By their acceptance hereof, prospective subscribers agree that they will not transmit, reproduce or make available to anyone this Confidential Offering Memorandum or any information contained herein.

CRYSTAL WEALTH MEDICAL STRATEGY (Previously, "Crystal Wealth Medical Income Fund")

Investment Objective:	The investment objective of the Crystal Wealth Medical Strategy (the Fund) is to generate a high level of interest income with minimal volatility and low correlation to most traditional asset classes by investing in U.S. medical receivables factoring facilities contracts (MRFFCs).
Manager:	Crystal Wealth Management System Limited
Lead Portfolio Strategist:	Clayton Smith, CAIA
Structure:	Mutual fund trust
Registered Plan Eligibility:	100% eligible for all registered plans
Investor Eligibility:	Accredited investors in any dollar amount or corporations or other entities investing \$150,000 or more.
Investment/Redemption:	The Fund is an open-ended mutual fund trust, priced weekly. Purchases and redemptions can be made on any weekly valuation date. There is no mandatory hold period or redemption notice period. However, there is a short-term trading fee that the Manager can apply if it perceives that an investor's trading activity in the fund is affecting other Unitholders. Details are found in this Offering Memorandum.
Risk Level:	Based on the investment objective and strategy, as well as past experience, the Manager expects the volatility of the Fund, as measured by standard deviation (the risk measurement tool used by the Ontario Securities Commission), to be low.
Suitability:	The Fund is suitable for anyone with greater than a one year investment horizon; however suitability must always take into account the investor's particular circumstances.

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Item 1 Use of Proceeds

The Fund will invest the net proceeds from the issue of Units in accordance with its investment objectives and strategies set out herein. See Item 2.2, Our Business. The net proceeds of this offering cannot be determined because Units are being offered on a continuous basis and there is no minimum offering. Sales commissions will vary depending on the fee negotiated by you with your dealer. See Item 6, Compensation Paid to Dealers. Because Units are offered on a continuous basis, other offering costs are treated as fees and expenses of the Fund. See Item 4.8, Fees and Expenses.

Item 2 Business of The Fund

2.1 Legal Structure

The Fund is an open-ended mutual fund trust formed under the laws of the Province of Ontario as of January 22, 2010 [as “Crystal Enlightened Growth Fund” and renamed and investment objective materially changed to “Crystal Wealth Medical Income Fund” on October 3, 2013] under a master declaration of trust (such document, as amended and restated December 17, 2007, and as it may be further amended from time to time is called the **Declaration of Trust** in this Offering Memorandum). Crystal Wealth Management System Limited (**Crystal Wealth** or the **Manager**) is the trustee and manager of the Fund.

2.2 Our Business

Investment Objective

The investment objective of the Fund is to generate a high level of interest income with minimal volatility and low correlation to most traditional asset classes by investing in U.S. medical receivables factoring facilities contracts (**MRFFCs**).

Investment Strategy

To achieve the Fund’s investment objective, it is intended that the Fund will purchase existing MRFFCs with a minimum initial term of one year and a maximum term of three years.

MRFFCs are financing structures designed to assist health care clinics, hospitals, doctors and other health-care practitioners (Medical Providers) in the United States and/or its territories to meet their immediate cash flow needs while awaiting collection of receivables for medical services that they have performed. The following is an outline of a typical schedule for U.S. patient treatment:

Treatment Day

- Patient goes to Medical Provider for treatment
- Medical Provider performs their service
- If the patient has no health insurance, the Medical Provider is paid directly by the patient
- If the patient has health insurance, the patient pays the Medical Provider for a small portion of the treatment, the co-pay amount, and the Medical Provider bills the patient’s health insurance provider, such as Medicare, Medicaid, Blue Cross/Blue Shield, (the **Payor**) for the balance (the **Receivable**)

Treatment Day Plus 60 – 180 Days

- The Payor pays the Medical Provider for the service (minus the co-pay amount) based on a pre-established rate matrix.

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Since the majority of patients who seek medical treatment have health insurance of some kind, the Medical Provider has to wait, on average, 60-120 days to receive payment for its services. In reality, because of the extent and complexity of the documentation and other demands of the Payor to pay the Receivable, Medical Providers often have to wait for even longer periods of time, as long as 180 days, to receive payment. If the submissions to the Payor are incomplete or inaccurate in any way, valuable employee time must be spent making corrections before payment will be issued. While waiting for the Payor to pay the Receivable, the Medical Provider needs working capital to continue its operations, and if it is trying to grow its business, the Medical Provider has to invest even more capital in expansion of space, personnel, equipment and supplies. Therefore, the Medical Provider needs a source of financing.

Banks and other traditional lending institutions are hesitant to extend traditional types of credit to Medical Providers using these Receivables as collateral because of the sophisticated knowledge and monitoring required to ensure the Payor pays the correct amount of the Receivable within acceptable time limits. There are hundreds of different Payors, each with their own billing systems and payment standards and practices. Medical Providers are also required to comply with the regulations imposed by the U.S. government. Collecting the Receivables can be time-consuming and expensive, requiring employees with specialized knowledge and skills who must be continuously trained on the vagaries of this fragmented market. Traditional lenders are not willing to invest time and resources to be able to effectively perform due diligence and monitor the specialized requirements of the medical receivables field.

Medical Providers thus lack access to traditional financing, creating an opportunity for companies like Xynergy Medical Capital LLC (XMC) who have the expertise to evaluate and monitor the Receivables. The specialized knowledge and skills required and the fragmentation of this financing market also results in the potential for attractive returns on investment for XMC and the Fund.

XMC relieves the immediate cash flow needs of Medical Providers by purchasing their Receivables and charging a factoring fee for administration. XMC and the Medical Provider enter into a contract (the MRFFC) whereby XMC purchases qualifying Receivables from the Medical Provider so that the Payors then pay XMC. XMC pays the Medical Provider an amount less than the face value of the Receivables to cover its fees and any potential shortfalls in case the Payors pay less than the invoiced amount for the specified treatment. The MRFFC is not a one-time purchase of Receivables, but rather an ongoing commitment to buy new Receivables to replace those that get paid out. To that extent, the program operates similar to line of credit, with XMC continually monitoring the collateralized Receivables to ensure that they more than cover the amounts advanced to the Medical Provider. A key additional benefit to the Medical Provider is that XMC assumes responsibility for administration of the collection process, including time-consuming communications with the Payors, freeing staff to focus on provision of medical services.

Receivables Screening Process

In screening process undertaken by XMC is as follows. Medical Providers are carefully selected based on the following:

- the Medical Provider must be properly licensed to practice
- the Medical Provider must demonstrate credit-worthiness as determined by assessments of credit reports, past receivables financing history, bank references and bank statements and proof of transaction history, financial statements, accounting firm comments and similar information

XMC requires that the Medical Provider agree to all of the following terms:

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- allow all of its Receivables, both existing and future, to be collateralized and assigned to XMC
- execute a guarantee ensuring payment on all Receivables purchased
- agree to grant XMC a UCC- 1 filing (similar to a personal property security filing) against all assets (including Receivables) owned by the Medical Provider other than those assets which have a prior specific financing charge.

Once a Medical Provider has met the criteria and agreed to the requirements, XMC selects the Receivables for purchase. The first screening restricts the type of Payor to the following:

- a top-tier commercial insurance carrier;
- an approved HMO;
- an approved government agency;
- an approved skilled nursing facility, self-insured employer or other entity which meets XMC's financial requirements.

XMC then collects detailed information regarding the Medical Provider's billing and collection practices and actual outcomes for the previous one to three years, looking specifically at:

- monthly receivables amount;
- amounts billed and collected from the various Payors;
- amount of claims not paid or denied;
- average payment turn-around time;
- classification of claims between insured and uninsured;
- number of workers compensation and personal injury claims;
- ratio of billed to collected Receivables;
- audit of existing outstanding Receivables; and
- interviews with personnel regarding verification and follow up procedures.

XMC performs a statistical analysis on this data to calculate ratios and values. The results of these analyses are used to determine which of the Receivables will be purchased, the expected "net realizable amount" (amount likely to be collected) for each, how quickly each can be collected, and what discount rate will be applied. The analysis contemplates that only Receivables with the best likelihood of payment will be selected for purchase. In addition, it enables the Company to adjust the discount rate according to the age of the Receivable and its likelihood of payment.

For each Receivable actually purchased, its net realizable amount is calculated and XMC then advances the agreed upon amount of down payment for the batch of eligible Receivables to the Medical Provider. Upon payment from the Payor, the factoring fee is applied and the remainder of the purchase price is paid to the Medical Provider. After the initial purchase, new Receivables are typically purchased from the provider and secured weekly as existing Receivables are collected.

On an ongoing basis, XMC will present the Manager on a right of first refusal basis all MRFFCs worth more than \$150,000 USD in estimated outstanding Receivables for potential purchase by the Fund. If the Manager decides to buy the MRFFC from XMC, the MRFFC will be sold and assigned to the Fund and the Medical Provider will acknowledge and agree to make all future payments of Receivables on account of the Fund, and Payors will be notified to redirect all future payments of Receivables to a new account controlled by XMC on behalf of the Fund. XMC will continue to service and administer the MRFFC and will retain a portion of the factoring fee charged to the Medical Provider for its services. The Fund will not pay XMC a fee in addition to that factoring fee.

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Insurance Carrier Mix

In order to minimize the risk arising from the possible insolvency of an insurance carrier, XMC and the Manager will try to stay within the following restrictions on the mix at any given time of outstanding Receivables purchased from any one Medical Provider and on the overall mix of Receivables in all MRFFCs:

- XMC generally will not purchase any Receivables owing from an insurance carrier that is not nationally recognized or known to be reliable unless it is covered by XMC's credit insurance policy.
- XMC will aim to have no more than 15% of total asset value in the aggregate of such Receivables with any one Payor, other than Medicare or Medicaid.
- XMC will not purchase any Receivables that are under a personal injury claim and will only purchase Receivables covered under Workman's Compensation in special circumstances. XMC will also not purchase any dental receivables unless they are covered by Medicare or Medicaid.

Ineligible Receivables

There are several types of Receivables which, generally, XMC will not purchase. Even though XMC has not purchased these receivables from the Medical Provider, it still requires the collateralization of those ineligible Receivables as a means of further reducing its risk. Once an MRFFC is entered into, all Receivables of the Medical Provider will flow through a jointly named bank account controlled by XMC. In the event of an eligible Receivable not being collected for some reason, XMC can hold back payment on ineligible Receivables to cover the shortfall.

The Manager may, at its discretion, invest in other income-generating securities in order to try to maintain some liquidity of the Fund or to diversify the investment portfolio. These investments may include individual securities such as exchange-traded funds, bonds, T-Bills or other mutual funds managed by Crystal Wealth. The Manager will attempt to maintain sufficient cash and cash equivalents ("Cash Equivalents") such as a line of credit, treasury bills and other money market instruments to fund redemption requests for Units representing up to 5% of the Fund's net assets at all times.

Line of Credit

The Manager may establish a line of credit secured against the assets of the Fund that does not exceed an amount equal to 20% of the net assets of the Fund. This line of credit has two potential uses:

- (i) To provide liquidity in the event of Unitholder redemptions. It is the intention of the Manager to keep the Fund as close to fully invested as possible at all times. There is no established secondary market for the MRFFCs so there is relatively little immediate liquidity in the Fund for the Manager to meet unexpected redemption requests. The line of credit could be used to fund these redemptions and would be paid down as MRFFCs matured within the portfolio or as new investors put money into the Fund.
- (ii) To smooth the timing differences between deal flow (potential MRFFC investments) and cash availability in the Fund. The Manager will attempt to ladder the Fund's investment portfolio such that investments are maturing on a regular basis. However, there will be times when new investment opportunities are available for a limited time, but the Fund does not have available cash to invest in them at that time. Rather than miss these

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opportunities, the Manager may temporarily draw upon the line of credit to invest in these new investments and pay down the line of credit as existing MRFFCs mature within the portfolio or new subscriptions are made in the Fund.

There is no guarantee that the Manager will be able to successfully secure a line of credit for the Fund and investors should not rely on there being a line of credit in place when determining whether to purchase units of the fund.

Exchange-traded Canadian Dollar futures contracts will be used by the Manager to hedge against the USD currency exposure inherent in the MRFFC investments.

Please see "Risk Factors" below for a discussion of risks associated with the types of investments held in the Fund's portfolio.

Investment Restrictions

Securities legislation imposes several restrictions on the Fund including the following: (a) the Fund is prohibited from acquiring 20% or more (alone or together with any related mutual fund) of the voting securities of an issuer and (b) the Fund cannot invest in issuers of which the Manager or its associates own a significant interest (>10% voting securities). The Manager has received regulatory relief from the Ontario Securities Commission which permits the Fund to invest in underlying Crystal Wealth funds in excess of these limits.

The Fund does not engage in short sales or in securities lending.

Investment Process

The Manager will continuously monitor and adjust the Fund's asset mix and its risk and reward profile in the context of the state of the economy and the conditions in the financial markets.

The Manager may, at its discretion, invest in other securities in order to maintain the liquidity of the Fund or to further diversify the investment portfolio of the Fund. The Manager will, at all times, select investments to include in the portfolio which assist in meeting the investment objective of the Fund.

Investments in Other Funds Managed by Crystal Wealth

The Manager has obtained certain regulatory relief under which the assets of the Fund may be invested in units of other mutual funds managed by Crystal Wealth (an **Underlying Crystal Wealth Fund**). No sales or redemption fees will be payable by the Fund in relation to its purchases or redemptions of the Underlying Crystal Wealth Fund, and no management fees or incentive fees will be payable by the Fund that, to a reasonable person, would be a duplicate fee payable by the Underlying Crystal Wealth Fund for the same service. Specifically, any management fees charged to the Underlying Crystal Wealth Fund attributable to the assets of the Fund that are invested in the Underlying Crystal Wealth Fund and the HST payable thereon will be rebated back to the Fund at the end of each month in the form of a management fee rebate that will be reinvested in additional units of the Underlying Crystal Wealth Fund on behalf of the Fund.

The proportion of the Fund's assets invested in an Underlying Crystal Wealth Fund will be at the discretion of the Manager and consistent with the investment objectives of the Fund. The Fund is permitted to invest up to 100% of its assets in any one or a combination of Underlying Crystal Wealth

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Funds. The Manager regularly reviews the Fund's holdings of any Underlying Crystal Wealth Funds to ensure that they continue to be appropriate for the Fund's investment objectives.

The Fund will not vote any of the units of the Underlying Crystal Wealth Funds owned by the Fund. The Manager may, in its sole discretion, choose to flow through the voting rights attached to units of the Underlying Crystal Wealth Funds owned by the Fund, to investors in the Fund. A Unitholder is entitled to receive from the Manager, free of charge, a copy of the offering memorandum, if any, relating to any Underlying Crystal Wealth Fund in which the Fund invests.

Trustee, Manager, Portfolio Advisor and Promoter

Crystal Wealth is the trustee, manager, portfolio advisor and promoter of the Fund. The Manager is registered with applicable securities regulatory authorities in the categories of investment fund manager and portfolio manager. The Manager will manage the affairs of the Fund in accordance with the applicable terms and conditions of the Declaration of Trust, which provides for the Manager to exercise its duties and responsibilities diligently and in good faith and with the degree of care, diligence and skill that a reasonably prudent professional investment fund manager would exercise in comparable circumstances. The Manager is also the portfolio adviser of the Fund and will be responsible for execution of the Fund's investment strategy, including the identification and selection of investment opportunities, related due diligence, negotiation, documentation, approval and ongoing management and administration of assets in the portfolio. Allocation of opportunities will be subject to the policies of the Manager. Its head office is 192 Plains Road East, Burlington, Ontario, L7T 2C3.

Please see Item 3 for more details on the principals of the Manager as well as disclosure of any potential conflicts of interest.

Fiscal Year

The Fund's financial year end is December 31 in each year. The Fund's taxation year end is December 31, or, if the Fund so elects under the *Income Tax Act* (Canada) and the regulations promulgated thereunder, as amended (collectively referred to herein as the "Tax Act"), December 15th in each year.

Auditor

BDO Canada LLP has been appointed by the Manager as the auditor of the Fund. Its office is located at 4-3115 Harvester Road, Burlington, ON, L7N 3N8.

Custodian

The custodian of the Fund is NBCN, a wholly-owned subsidiary of National Bank of Canada and a member of the Investment Industry Regulatory Organization of Canada. Its office is located at 250 Yonge St., 16th Floor, Toronto, ON M5B 2L7.

Prime Broker

The prime broker of the Fund is Interactive Brokers Canada Inc., a member of the Investment Industry Regulatory Organization of Canada. Its office is located at 1800 McGill College Avenue, Suite 2106, Montreal, Quebec, H3A 3J6.

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Registrar

Unitholder record keeping and administration services are provided by International Financial Data Services (IFDS), 30 Adelaide St. E., Suite 1, Toronto, Ontario, M5C 3G9.

Fund Accountant

Fund accounting services are provided by The Investment Administration Solution Inc. (IAS), 400-330 Bay St., Toronto, Ontario, M5H 2S8.

2.3 Material Agreements

Master Declaration of Trust

The following constitutes a summary of the general provisions of the Declaration of Trust. The Declaration of Trust sets out the powers and duties of the manager and the trustee of the Fund, the attributes of the Units, procedures for the purchase, exchange and redemption of Units, recordkeeping, calculation of the Fund's income and other administrative procedures. It also contains provisions for the selection of a successor trustee if Crystal Wealth should resign. Specific provisions of the Declaration of Trust dealing with series of Units and the rights of Unitholders are discussed under Item 4.1, Units.

The Declaration of Trust provides that the Fund or a series of Units of the Fund may be terminated on reasonable notice to investors and the subsequent distribution of the Fund's or series' net assets to investors.

The Declaration of Trust provides the trustee with a right of indemnification in carrying out its duties under the Declaration of Trust, provided that the trustee does not breach its standard of care.

Master Management Agreement

Crystal Wealth has entered into a Master Management Agreement dated as of April 12, 2007 and as amended from time to time by the parties (the **Management Agreement**) to facilitate the administration and portfolio management of the Fund. Under the Management Agreement, the Manager is responsible for providing directly, or for arranging other persons or companies to provide, administration of the Fund, investment portfolio advisory services, distribution services for the promotion and sale of the Fund's Units and other operational services. The Management Agreement contains a schedule of the management fee rates and sets out the operating expense reimbursement arrangements where applicable. The Fund pays the Manager an annual management fee of 2.0% of the average assets under management ("AUM") of Series A units of the Fund plus HST and an annual management fee of 1.0% of the AUM of Series F units of the Fund plus HST.

The Management Agreement will continue in effect unless and until terminated with respect to the Fund on at least 60 days' prior written notice. The Management Agreement may be terminated immediately upon written notice if any party is in breach of its terms and the breach has continued for at least 30 days without being remedied.

Under the Management Agreement, the Manager and its agents are not liable for any loss sustained by reason of the adoption or implementation of any investment policy or the purchase, sale or retention of any portfolio investment on behalf of the Fund. However, this limitation of liability does not protect the Manager against any liability to the Fund or Unitholders by reason of wilful misfeasance, bad faith or negligence in the performance of its duties under the Management Agreement.

Medical Receivables Purchase and Administration Agreement

The Fund has entered into a Medical Receivables Purchase and Administration Agreement with XMC dated October 4, 2013. XMC will not receive a fee from the Fund for its services, as it will earn its compensation by withholding a portion of the factoring fee being charged to the Medical Provider. In other words, when the Fund purchases an MRFFC from XMC, the agreement will stipulate how much of the contractual factoring fee will flow to the Fund and how much will be retained by XMC. The Fund currently intends to purchase the majority of its MRFFCs from XMC. XMC will evaluate and propose all MRFF Contracts that it or its Affiliate(s) will have entered into or will enter into during the term hereof for the Fund that exceed US\$150,000 in projected balance of outstanding receivables and will present such opportunities to the Fund on a right of first refusal. The Fund will then be entitled (but not obligated) to purchase the MRFFCs. XMC will administer and service the MRFFCs purchased by the Fund. The Agreement may be terminated by the Fund if XMC acts unlawfully, dishonestly, in bad faith or is grossly negligent with respect to its business or if XMC materially breaches the agreement and that breach is not remedied within 30 days after written notice of the breach. The Agreement may also be terminated by either party may terminate this Agreement at any time for any reason whatsoever with the following notice periods based on length of time this Agreement has been in existence:

- upon 90 days written notice during the first year;
- upon 180 days written notice during the second year; and
- upon 270 days written notice during the third and subsequent years.

Custodian Agreement

The Manager entered into a custodian services agreement with NBCN on July 26, 2004, under which NBCN will act as custodian of the assets of the Fund. For its services, NBCN receives a fee agreed to from time to time by NBCN and the Manager.

Securityholder Services Agreement

The Manager entered into a securityholder services agreement with IFDS on February 17, 2004 to have IFDS act as registrar, transfer agent, order processing and distribution disbursement agent and to perform certain administrative, trust accounting and other services with respect to the Fund. For its services, IFDS receives a fee agreed to from time to time by IFDS and the Manager.

Item 3 Directors, Management, Promoters and Principal Holders

3.1 Principal Holders

As of the date of this Offering Memorandum, no person directly or indirectly beneficially owns or controls 10% or more of any series of Unit other than ACM Income Fund which holds approximately 15% of the Series A Units as of the date of this Offering Memorandum. The ACM Income Fund is an investment fund managed by the Manager.

3.2 Experience of the Manager and Lead Portfolio Strategist

The principal of the Manager and the lead portfolio strategist is Clayton Smith, who has a broad background of investment and financing experience. Mr. Smith founded the Manager in 1998 and has been President and Chief Executive Officer since its creation. Prior to that, Mr. Smith was a financial planner for 4 years. Before entering the financial services industry, Mr. Smith served as an officer in the Canadian Armed Forces after attending Royal Military College.

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3.3 *Interests of Management and Conflicts of Interest*

As stated, the Manager is engaged in activities as an investment fund manager, portfolio manager, distributor and promoter of Crystal Wealth investment funds and as an exempt market dealer. The Manager and its principals do not devote their time exclusively to the affairs of the Fund and they perform services for other persons and entities including other Crystal Wealth investment funds. The Manager is entitled to receive management and administrative services fees from Crystal Wealth investment funds and other client portfolios. From time to time, investment opportunities and transaction participation may have to be allocated among the investment funds and other client portfolios for which the Manager has responsibility. If this were to occur, the Manager will make the appropriate allocations in accordance with its written policies and in a manner which it considers to achieve a fair and equitable result for all affected client portfolios.

In its capacity as an exempt market dealer, the Manager and its dealing representatives may distribute units of the Fund and of other investment funds and pooled investment vehicles managed or sponsored by the Manager. Dealing representatives of the Manager are permitted to charge or receive an up-front placement fee for such distribution, to be negotiated with the investor, but not to exceed 5% of the total subscription amount. If the dealing representative and the investor agree to a placement fee, such fee is deducted and paid to the dealing representative and only the net amount is invested in the Fund. The Manager receives no separate placement fees but does receive a management fee which is charged to the Fund.

In its capacity as a portfolio manager, the Manager may manage the investment portfolios of clients on a discretionary basis, and in so doing may select the Fund or other Crystal Wealth investment funds for such managed accounts.

As described under "Our Business -- Investments in Other Funds Managed by Crystal Wealth", the Fund may invest in other Funds of which the Manager is the trustee and manager, although there is no duplication of management fees.

Due to the relationships described above, the Fund may be considered to be a related or connected issuer of the Manager under applicable securities legislation.

Additional information as to real and potential conflicts of interest, and the Manager's policies and procedures for addressing them, including the Manager's co-investment, personal trading, portfolio valuation, brokerage (order flow) allocation and soft dollar policies, are available by contacting the Manager.

3.4 *Penalties, Sanctions and Bankruptcy*

No director or senior officer or control person of Crystal Wealth or person holding a sufficient number of Units of the Fund to affect materially the control of the Fund has, in the last 10 years, been declared bankrupt or been subject to any penalties or sanctions imposed by a court or regulatory authority or been a director, senior officer or control person of any issuer that has been subject to any penalties or sanctions imposed by a court or by a regulatory authority while the director, officer or control person was a director, officer or control person of such issuer.

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Item 4 Securities Offered

4.1 Terms of Securities

The securities being offered under this Offering Memorandum are Series A and Series F units of the Fund.

Units

An investment in the Fund is represented by Units. The Fund is permitted to have an unlimited number of series of Units and is authorized to issue an unlimited number of Units of each series. All series of Units of the Fund will be invested in the same portfolio of assets. To date, the Fund has created two series of Units – Class A and Class F.

At a meeting of Unitholders, each Unitholder will have one vote for each dollar value of all Units owned by such Unitholder as determined based on the series net asset value per Unit at the close of business on the record date for voting for such meeting, with no voting rights being attributed to portions of a dollar of such value. Unitholders have limited voting rights.

Unitholders are also entitled to participate pro rata based on the Units held by them in distributions made out of the Fund (other than Management Fee Distributions, as described herein) and, on liquidation of its net assets (on a series by series basis). No certificates are issued by the Fund to represent the outstanding Units. Each Unit is transferable only in accordance with Declaration of Trust and subject to securities legislation, is not subject to future calls or assessments, and entitles the holder to rights of redemption.

Offering Price

The price of the Units of the Fund is an amount equal to the net asset value per Unit (NAVPU) determined from time to time. Currently, the NAVPU will be determined weekly, on the last business day of each week (each, a **Valuation Date**).

The NAVPU will also be determined on the last business day of each month and on any other day as the Manager in its discretion determines, but these dates will not be considered Valuation Dates for the purposes of Unitholder transactions.

4.2 Computation of Net Asset Values

The net asset value of the Fund (the NAV) and the net asset value per unit (NAVPU) will be calculated by the Manager or its agent in Canadian dollars on each Valuation Date by taking the value of all assets less the liabilities of the Fund.

In calculating the NAV of the Fund at any time:

- (a) the value of cash, promissory notes, receivables, prepaid expenses, dividends and interest declared or accrued but not yet received, will be deemed to be the face value thereof unless the Manager or its agent considers otherwise;
- (b) the value of treasury bills and other money market instruments will be the cost of such instruments plus the accrued interest up to and including the Valuation Date;

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- (c) the value of MRFFCs will be the outstanding principal amount of the contract plus the accrued contract fees up to and including the Valuation Date;
- (d) the value of any other securities for which there is a published market will be the closing market price for such securities (or if there is no closing price the average of the closing bid and ask prices) on the Valuation Date; provided that if in the opinion of the Manager or its agent, such price does not properly reflect the price which would be received by the Fund upon disposal of the securities, the Manager or its agent may place such value upon such securities as appears to the Manager or its agent to most closely reflect the fair value of such securities;
- (e) the value of any other property for which a current third party valuation is available will be the value as determined by the third party valuator;
- (f) the value of all other property will be the value that the Manager or its agent determines in its reasonable discretion most accurately reflects its fair value;
- (g) the value of any asset measured in a foreign currency will be calculated by converting the value in the foreign currency into Canadian dollars using the rate of exchange current on the Valuation Date as determined by the Manager or its agent;
- (h) each transaction of purchase or sale of portfolio securities effected by the Fund will be reflected in the computation of the NAV not later than the first computation of such NAV made after the date on which such transaction becomes binding;
- (i) the issue or redemption of Units of the Fund will be reflected in the computation of the NAV no later than the next computation of such NAV made after the time as at which a NAVPU is determined for the purpose of the issue or redemption of the Units of the Fund; and
- (j) liabilities include only those expenses paid or payable by the Fund, including accrued contingent liabilities and management fees where they are known.

The NAVPU will be the NAV of the portfolio assets of the Fund attributable to the series divided by the number of Units of the series outstanding on the relevant Valuation Date.

A NAV will not be calculated if redemptions have been suspended by the Manager.

The value given to any pooled fund investments held by the Fund on a Valuation Date, including an Underlying Crystal Wealth Fund, is derived from the most recent net asset value information available to Crystal Wealth on that Valuation Date. Often, the only valuation information available is an estimate of the net asset value of the applicable pooled fund as of the Valuation Date, which in turn is based on estimated values of the pooled fund's underlying investments. These underlying investments may be difficult to value, as they may be illiquid and may trade infrequently or not at all. In some cases, subsequent information provided by the pooled fund may show an actual value that is different from the estimated value previously provided. No adjustment will be made to the number of Units purchased or redeemed by an investor in the Fund because of the use of estimated values in determining the net asset value of the Fund and the net asset value of each series of Units of the Fund.

4.3 *Redemption of Units*

A Unitholder may, upon request to the Manager in a manner and form acceptable to the Manager, redeem a portion or all of its Units at a redemption price equal to the NAVPU on the Valuation Date next following the date on which the request for redemption is received by the Manager, less any accrued and applicable fees and taxes. If the request is received by the Manager prior to 4:00 p.m. ET, on a Valuation Date, the redemption will be processed on that Valuation Date. Proceeds of redemption will be paid within three Business Days from such date either by cheque or electronic payment, as the Unitholder requests. No interest will be paid to the Unitholder on account of any delay in forwarding the proceeds of redemption to the Unitholder. If Units were purchased by cheque and then redeemed within seven business days of the purchase, the Fund may hold the redemption proceeds until the purchase cheque has cleared, which may take up to 10 business days for cheques drawn on a Canadian chartered bank and up to 45 business days for all other cheques.

The Manager has the right to cause redemptions of Units to be suspended for the whole or any part of a period during which normal trading is suspended on any exchange or market on which securities representing more than 50% by value or underlying market exposure of the total assets of the Fund are traded. Any redemptions that would otherwise have taken place during the period of suspension will be effected at the close of business on the Valuation Date immediately following the termination of suspension unless, prior to that date, a Unitholder has withdrawn his or her redemption order.

The Manager has the right to cause redemptions of Units to be suspended if it receives redemption requests for Units representing more than the sum of amounts immediately available under the Fund's lines of credit, if any, and any cash on hand, treasury bills, bankers acceptances and other money market instruments (**Cash Equivalents**) that the Fund owns on any given Valuation Date. The purpose of this right is to safeguard against illiquidity in the Fund, and is in place to protect Unitholders who are not redeeming Units from the Fund. Without this right, the Manager could be forced to liquidate a portion of the Fund's portfolio at what could potentially be a reduced value. This right gives the Manager the ability to wait for new subscription proceeds to fund the redemptions; wait for a portion of the portfolio to mature; or effect an orderly sale of a portion of the portfolio. It is the Manager's intention to attempt to maintain a laddered structure to the Fund's portfolio with a portion of the portfolio maturing each month. Any redemptions that would otherwise have taken place during the period of suspension will be effected at the close of business on the Valuation Date immediately following the termination of suspension unless, prior to that date, a Unitholder has withdrawn his or her redemption request.

The Manager may, at any time and from time to time, by giving ten business days prior written notice to Unitholders, redeem all or any portion of the outstanding Units of a series on the next Valuation Date for a redemption price per Unit equal to the NAVPU for Units of that series calculated for such day. Among other reasons, the Manager could exercise this right if a particular series has so few Units outstanding that the Manager in its discretion deems it uneconomic to continue to offer the series. Alternatively, the Manager could exercise this right of redemption for tax purposes.

The Manager is also entitled to require the redemption of all or any part of the Units held by a Unitholder at any time in its discretion.

The Manager is entitled to require the redemption of all of the Units held by a Unitholder at any time that the Unitholder's account falls below \$5,000 in market value. Prior to exercising this right of redemption, the Manager will provide the Unitholder with 10 business days' prior notice to allow such Unitholder an opportunity to increase the value of its account to \$5,000 by purchasing more Units of the Fund.

4.4 *Systematic Withdrawal Plans*

Unitholders may make regular redemptions through a Systematic Withdrawal Plan (SWP). Once a SWP is authorized, the Manager will make automatic redemptions from the Unitholder's account according to the schedule chosen by the Unitholder. SWPs are available monthly or quarterly on any Friday of the month. If the selected Friday is not a business day, the SWP will be run on the Valuation Date immediately preceding it. In addition, all of the conditions, features, fees and charges discussed elsewhere in this Offering Memorandum apply to Units redeemed under the SWP program.

4.5 *Distributions*

The Fund intends to distribute to Unitholders in each taxation year such portion of its net income, including net realized capital gains, as will be sufficient to ensure that the Fund will not be liable for income tax under Part I of the Tax Act for each taxation year. Distributions will be made monthly on the last Friday of the month. If the last Friday of the month is not a Business Day, the distribution will be made on the Valuation Date immediately preceding it. In December of each year, the distribution will take place on a date between December 15 and December 31 to be determined by the Manager. The Manager may, at its discretion, decide to distribute to Unitholders a portion of its net income, including net realized capital gains, at other times during the year as well.

The Fund shall deduct or withhold from any distribution to a Unitholder who is, or is deemed to be, a non-resident of Canada for purposes of the Tax Act, or is a partnership that is not a "Canadian partnership" within the meaning of the Tax Act, any taxes or other amounts required to be deducted or withheld therefrom by the Fund under the Tax Act or any other applicable tax legislation. The Fund shall remit such deducted or withheld taxes or other amounts to the appropriate tax authority on behalf of the Unitholder. Any such taxes or other amounts remitted by the Fund shall be considered to have been paid by the Fund to the Unitholder in satisfaction of any distribution to the Unitholder by the Fund.

All distributions made by the Fund to each series of Units will be automatically reinvested in additional Units of the same series at the NAVPU thereof unless a Unitholder elects to receive his or her distribution in cash.

4.6 *Short Term Trading Fee*

In order to protect the interests of the majority of Unitholders of the Fund and to discourage short term trading in the Fund, Unitholders may be subject to a short-term trading fee. If a Unitholder redeems Units within 180 days of such Units having been acquired, the Fund may deduct and retain for the benefit of the remaining Unitholders 5% of the value of the Units redeemed.

4.7 *Restriction on Non-Resident Unitholders*

In order to ensure that the Fund qualifies as a "mutual fund trust" within the meaning of the Tax Act at all times, the Manager has the right, in accordance with the Declaration of Trust governing the Fund, not to accept a subscription for Units from, or issue or register a transfer of Units to, a Unitholder who is, or is deemed to be, a non-resident of Canada for purposes of the Tax Act, or is a partnership that is not a "Canadian partnership" within the meaning of the Tax Act. In addition, under certain circumstances, the Manager may require that such a Unitholder redeem its Units.

4.8 Fees and Expenses

Management Fee: The Manager is entitled to charge the Series A Units of the Fund a management fee at a maximum annual rate of 2% plus HST and the Series F Units of the Fund a management fee at a maximum annual rate of 1% plus HST. The base Trailer Fee on Series A Units (as described in Item 6) is paid by the Manager from out of this management fee. The management fee accrues daily and is payable monthly in arrears.

Trustee Fees: Crystal Wealth acts as trustee for the Fund and has chosen not to accept any compensation from the Fund for this service.

Management Fee Distributions: The Manager may, in its sole and absolute discretion, rebate part of its management fee to select Unitholders, effectively reducing the management fee that those Unitholders are paying. The amount of the reduction is distributed by the Fund (the **Management Fee Distribution**) to the investor for whose benefit the fees were reduced. Where applicable, Management Fee Distributions will be calculated on each business day and distributed on a regular basis by the Fund to the applicable investor, generally, first out of the net income of the Fund, including net realized capital gains of the Fund, and then as a return of capital. All Management Fee Distributions will be reinvested in additional Units of the same series of Units of the Fund unless otherwise requested. The amount of the Management Fee Distribution will generally be treated for purposes of the Tax Act as income, capital gains or return of capital to the Unitholder receiving it.

Operating Expenses: The ongoing expenses of the Fund will be borne by the Fund, including without limitation, trustee fees, the fees and expenses of legal counsel and the Fund's auditors, communications to Unitholders, custodial arrangements, fund accounting fees, registrar and transfer agency fees, administration and recordkeeping, interest, brokerage fees, regulatory fees and taxes of all kinds to which the Fund is or might be subject to. The Fund is required to pay harmonized sales tax (**HST**) on the management fee and most of the other fees and expenses which it pays.

4.9 Subscription Procedure

Continuous Offering

Units of the Fund are offered on a continuous basis under this Offering Memorandum. This offering is being conducted pursuant to the prospectus exemption available under Section 2.3 (accredited investor) (the **Accredited Investor Exemption**) and Section 2.10 (minimum amount - \$150,000) (the **\$150,000 Exemption**) of National Instrument 45-106 *Prospectus Exemptions* (NI 45-106).

The Manager may from time to time establish minimum initial investment amounts and minimum additional investment amounts. The Manager may in its discretion waive such minimum requirements on a temporary basis or on a case by case basis.

The Manager reserves the right to accept or reject subscriptions, to change the minimum amounts for investments in the Fund and to discontinue the offering of Units of the Fund at any time and from time to time. Any monies received with rejected subscriptions will be refunded within two business days, without interest or deduction.

Subscriptions may be placed by investors either directly with the Manager or through registered dealers or entities that are exempt from dealer registration. Prospective investors who wish to subscribe for Units must complete, execute and deliver the Subscription Agreement that accompanies this Offering Memorandum to the Manager or their dealer (as appropriate) and tender the subscription amount in a

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manner acceptable to the Manager. Units will be issued at the NAVPU on the Valuation Date next following receipt by the Manager of a subscription request (unless received on a Valuation Date prior to 4:00 p.m. E.T., in which case the Units will be issued on such Valuation Date). All subscriptions for Units of the Fund must be forwarded by dealers, without charge, the same day that they are received, to the Manager on behalf of the Fund.

A subscriber has the right to cancel the subscription by sending written notice of cancellation before midnight of the second business day after the subscriber signs the Subscription Agreement. Any subscription proceeds received will be held in trust for that period, and will be promptly returned to the subscriber without interest or deduction if the subscriber exercises his or her cancellation rights.

Additional Investments

Additional investments in the Fund are generally permitted in any amount, subject to any minimum holding prescribed from time to time by the Manager. Each additional investment can only be made pursuant to a prospectus exemption which is available at the time of the additional investment. For example, investors purchasing in reliance on the Accredited Investor exemption will be requested to represent that they continue to qualify as Accredited Investors at the time of each additional investment. Non accredited investors are able to make additional investments of any amount (subject to minimums prescribed by the Manager) provided that the investor is holding Units of the Fund with an acquisition cost or net asset value of \$150,000 or more.

At the time of making each additional investment in the Fund, each investor will be deemed to have repeated to the Fund the covenants and representations contained in the Subscription Agreement, delivered by the investor to the Fund at the time of the initial purchase.

The Manager reserves the right to change the minimum amount for additional investments in the Fund at any time and from time to time.

Following each purchase of Units, investors will receive written confirmation indicating details of the purchase transaction, including the dollar amount of the purchase order, the net asset value per unit and the number of Units purchased. For additional investments, the written confirmation will indicate the cumulative total of all Units held by the investor.

Pre-authorized Chequing Plan

Provided a Unitholder continues to have the status of an "accredited investor" or otherwise meets the prescribed investment qualifications, Unitholders may make regular purchases through a Pre-authorized Chequing Plan (PAC). Where the Unitholder in an individual investor relying on the Accredited Investor exemption, further arrangements, including the continued or ongoing provision of the prescribed risk acknowledgement form, may be required in order to comply with such exemption. Once a PAC is authorized, the Manager will make automatic withdrawals from the Unitholder's bank account according to the schedule chosen by the Unitholder and invest this sum in Units of the Fund. PAC withdrawals can be made monthly or quarterly, on any Friday in the month or quarter. If the chosen Friday is not a business day, the PAC will run on the next Valuation Date thereafter. In addition, all of the conditions, features, fees and charges discussed elsewhere in this Offering Memorandum apply to Units purchased under the PAC program.

Item 5 Certain Canadian Federal Income Tax Considerations**5.1 Disclaimer**

An investment in Units of the Fund may give rise to tax consequences for Unitholders under the Tax Act and any applicable provincial, territorial, local or foreign tax laws. Prospective Unitholders are urged to consult with their own tax advisors with respect to the tax consequences of investing in Units of the Fund under the Tax Act and any applicable provincial, territorial, local or foreign tax laws based on their own particular circumstances.

5.2 Summary of Certain Canadian Federal Income Tax Considerations

The following is, as of the date of this Offering Memorandum, a general summary of certain Canadian federal income tax considerations generally applicable under the Tax Act to the Fund and Unitholders who at all relevant times, for purposes of the Tax Act, (i) are the beneficial owners of the Units, (ii) are individuals (other than trusts) resident in Canada, (iii) hold their Units as capital property, and (iv) deal at arm's length and are not affiliated with the Fund and its affiliates. Generally, Units will be considered to be capital property to the Unitholder thereof for purposes of the Tax Act provided that they are not held in the course of carrying on a business and have not been acquired in one or more transactions considered to be an adventure or concern in the nature of trade. Certain Unitholders who might not otherwise be considered to hold their Units as capital property may, in certain circumstances, be entitled to have their Units, and any other "Canadian security" (as defined in the Tax Act) owned by such Unitholders in the taxation year in which the election is made, and in all subsequent taxation years, treated as capital property by making the irrevocable election permitted by subsection 39(4) of the Tax Act. Unitholders should consult their own tax advisors regarding the potential application and consequences of this election in their particular circumstances.

This summary is not applicable to a Unitholder that has entered or will enter into a "derivative forward agreement" as that term is defined in the Tax Act with respect to the Units. Such Unitholders should consult their own tax advisors.

This summary is based on provisions of the Tax Act in force on the date of this Offering Memorandum and the current published administrative policies and assessing practices of the Canada Revenue Agency (the "CRA") publicly available prior to the date of this Offering Memorandum. This summary takes into account all specific proposals to amend the Tax Act which have been publicly announced by or on behalf of the Minister of Finance (Canada) prior to the date of this Offering Memorandum (the "Tax Proposals") and assumes that the Tax Proposals will be enacted in their current form. There can be no assurance that any Tax Proposals will be enacted in their current form or at all. Except for the Tax Proposals, this summary does not otherwise take into account or anticipate any changes in law whether by legislative, governmental, or judicial decision or action, or changes in the administrative policies and assessing practices of the CRA. In addition, this summary does not take into account any other federal or any provincial, territorial, local or foreign tax legislation or considerations, which may differ significantly from those discussed herein.

This summary is based on the assumption that the Fund is and will continue to qualify at all times as a mutual fund trust for purposes of the Tax Act. This summary is also based on the assumption that the Fund has not been established or will not be maintained primarily for the benefit of non-residents of Canada for purposes of the Tax Act. If the Fund were not to qualify as a mutual fund trust under the Tax Act, then the Canadian federal income tax considerations would be materially different from those described herein.

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This summary is not exhaustive of all possible Canadian federal income tax considerations applicable to an investment in Units. Moreover, the income and other tax consequences of acquiring, holding, or disposing of Units will vary depending on the Unitholder's particular circumstances, including the provinces in which the Unitholder resides or carries on business. Accordingly, this summary is of a general nature only and is not intended to be, nor should it be construed to be, legal or tax advice to any prospective purchaser of Units. Prospective Unitholders should consult their own tax advisors for advice with respect to the tax consequences to them of an investment in Units, based on their particular circumstances.

Status of the Fund

To qualify as a mutual fund trust for purposes of the Tax Act (i) the Fund must be a Canadian resident "unit trust" for purposes of the Tax Act, (ii) the only undertaking of the Fund must be (a) the investing of its fund in property (other than real property or an interest in real property or an immovable or a real right in an immovable), (b) the acquiring, holding, maintaining, improving, leasing or managing of any real property (or interest in real property) or of any immovable (or real right in an immovable) that is capital property of the Fund or (c) any combination of the activities described in (a) and (b), and (iii) the Fund must comply with certain minimum requirements respecting the ownership and dispersal of Units. The Fund must also not be established or maintained primarily for the benefit of non-residents of Canada in order to qualify as a mutual fund trust for purposes of the Tax Act. The Manager intends to ensure that the Fund will continue to qualify as a mutual fund trust at all times for purposes of the Tax Act.

Taxation of the Fund

The Fund will be subject to tax in each taxation year under Part I of the Tax Act on the amount of its income for the particular year, including net realized taxable capital gains, less the portion thereof that it claims in respect of amounts paid or payable to Unitholders in the year. It is the Fund's intention to make distributions payable to Unitholders in such amounts in each taxation year and to deduct such amounts in computing its income in each taxation year as will be sufficient to ensure that the Fund will not be liable for income tax under Part I of the Tax Act for each taxation year other than such tax on net realized capital gains that will be recoverable by the Fund in respect of such taxation year by reason of the capital gains refund mechanism under the Tax Act.

In computing its income for tax purposes, the Fund may deduct reasonable administrative and other expenses incurred to earn income, in accordance with the detailed rules under the Tax Act. The Fund may generally deduct the costs and expenses paid by the Fund in respect of the offering of its Units and not reimbursed at a rate of 20% per year, pro-rated where the Fund's taxation year is less than 365 days. Any losses incurred by the Fund may not be allocated to Unitholders but may generally be carried forward and back and deducted in computing the taxable income of the Fund in accordance with detailed rules and limitations in the Tax Act.

In determining the income of the Fund, gains or losses realized upon the disposition or deemed disposition of a security will constitute capital gains or losses of the Fund in the taxation year in which realized unless the Fund is considered to be trading or dealing in such securities or otherwise carrying on an investment business of buying and selling securities or the Fund has acquired such securities in a transaction or transactions considered to be an adventure or concern in the nature of trade. The Fund intends to purchase and will purchase securities with the objective of earning income over the life of the Fund and will take the position that gains and losses realized on the disposition or deemed disposition thereof are capital gains and capital losses.

Upon the actual or deemed disposition of a security, the Fund will realize a capital gain (or capital loss) to the extent the proceeds of disposition exceed (or are less than) the adjusted cost base of such security immediately before such disposition and any reasonable costs of disposition. One-half of the amount of any capital gain (a “**taxable capital gain**”) realized by the Fund in a taxation year must be included in computing the Fund’s income for the year, and one-half of the amount of any capital loss (an “**allowable capital loss**”) realized by the Fund in a taxation year must be deducted against capital gains realized by the Fund in that taxation year. Allowable capital losses for a taxation year in excess of taxable capital gains in that year may be carried back and deducted by the Fund in any of the three preceding taxation years or carried forward and deducted in any subsequent taxation year against net realized taxable capital gains of the Fund in accordance with the provisions of the Tax Act.

The Fund will be entitled, for each taxation year throughout which it is a mutual fund trust, to reduce (or receive a refund in respect of) its liability, if any, for tax on its net realized capital gains by an amount determined under the Tax Act based on the redemptions of its Units during the year (“**capital gains refund**”). The capital gains refund in a particular taxation year may not completely offset the tax liability of the Fund for such taxation year which may arise upon the sale of securities in connection with a redemption of Units.

Taxation of Unitholders

Unitholders will generally be required to include, in computing their income for a taxation year, the amount of the Fund’s net income for the taxation year of the Fund ending in, or coincidently with, the Unitholders’ taxation year, including net realizable taxable capital gains, paid or payable to them (including by way of a Management Fee Distribution), whether or not reinvested in additional Units of the Fund or paid in cash or additional Units.

Under the Tax Act, the Fund is permitted to deduct in computing its income for a taxation year an amount that is less than the amount of its distributions for the year in order to enable the Fund to utilize, in the taxation year, losses from prior years without affecting the ability of the Fund to distribute its income annually. Such amount distributed to a Unitholder but not deducted by the Fund will not be included in the Unitholder’s income. However, the adjusted cost base (within the meaning of the Tax Act) of the Unitholder’s Units will be reduced by such amount (other than the non-taxable portion of the Fund’s net realized capital gains as discussed below).

Provided that appropriate designations are made by the Fund, such portion of (i) the taxable dividends received or deemed to be received by the Fund on shares of taxable Canadian corporations (as defined in the Tax Act), and (ii) the net realized taxable capital gains of the Fund, as is paid or payable to a Unitholder will effectively retain its character and be treated as such in the hands of the Unitholder for purposes of the Tax Act. To the extent that amounts are designated as taxable dividends from taxable Canadian corporations, the normal gross-up and dividend tax credit rules will apply, including the enhanced gross-up and dividend tax credit rules in respect of dividends designated in accordance with the Tax Act as “eligible dividends” (as defined in the Tax Act).

The non-taxable portion of the Fund’s net realized capital gains, the taxable portion of which was designated in respect of a Unitholder in the year, that is paid or payable (whether in cash or additional Units) to the Unitholder in the taxation year will not be included in the Unitholder’s income for the year. Such amount, however, will generally reduce the adjusted cost base of the Unitholder’s Units. Any distributions by the Fund to a Unitholder by way of a return of capital will not be included in computing the Unitholder’s income but will reduce the Unitholder’s adjusted cost base of its Units. To the extent that the adjusted cost base of a Unit would otherwise be less than zero, the negative amount will be deemed to

be a capital gain realized by the Unitholder from the disposition of the Unit and the Unitholder's adjusted cost base will be increased by the amount of such deemed capital gain.

At the time a purchaser acquires Units of the Fund, the net asset value of the Units may reflect accrued income and capital gains and realized income and capital gains which have not been distributed. When and if such income and capital gains are distributed by the Fund to Unitholders, the income and the taxable portion of the capital gains will have to be included in the purchaser's income.

Any upfront sales charges paid by Unitholders on the acquisition of Units of the Fund are not deductible by Unitholders but can generally be added to the adjusted cost base of the Units purchased. In determining the adjusted cost base of Units for purposes of the Tax Act, the cost of newly-acquired Units must be averaged with the adjusted cost base of all other Units of the Fund held by the Unitholder as capital property at such time. The cost of Units acquired as a distribution of income or capital gains from the Fund will generally be equal to the amount of the distribution. Any additional Units acquired by a Unitholder on the reinvestment of distributions will generally have a cost equal to the amount reinvested.

Upon the actual or deemed disposition of a Unit, including the redemption of a Unit by the Fund, a capital gain (or a capital loss) will generally be realized to the extent that the proceeds of disposition of the Unit exceed (or are less than) the adjusted cost base of the Unit to the Unitholder immediately before such disposition and any reasonable costs of disposition. Under the Tax Act, one-half of any capital gain ("**taxable capital gain**") realized is generally included in a Unitholder's income and one-half of any capital loss ("**allowable capital loss**") realized must be deducted from taxable capital gains in accordance with the provisions of the Tax Act. Allowable capital losses realized in a particular taxation year in excess of taxable capital gains realized in that year may be carried back and deducted in any of the three preceding taxation years or carried forward and deducted in any subsequent taxation year against taxable capital gains in accordance with the rules in the Tax Act.

In general terms, net income of the Fund paid or payable to a Unitholder that is designated as taxable dividends from Canadian corporations or as net realized taxable capital gains as well as taxable capital gains realized by a Unitholder on a disposition or deemed disposition of its Units may increase the Unitholder's liability for alternative minimum tax.

Unitholders will be advised each year of the amount of net income, taxable dividends from taxable Canadian corporations, net realized capital gains and returns of capital paid or payable to them.

5.3 Eligibility for Investment

Provided that the Fund continues to qualify as a mutual fund trust at all times for purposes of the Tax Act, Units of the Fund should be qualified investments for a registered retirement savings plan ("**RRSP**"), a registered retirement income fund ("**RRIF**"), a deferred profit sharing plan, a registered education savings plans, a registered disability savings plan and a tax-free savings account ("**TFSA**"). .

Notwithstanding the foregoing, the annuitant of a RRSP or RRIF or the holder of a TFSA will be subject to a penalty tax if Units of the Fund are held in a RRSP, RRIF or TFSA, as the case may be, and are a "prohibited investment" for such RRSP, RRIF or TFSA under the Tax Act. Units of the Fund will not be a prohibited investment for a RRSP, RRIF or TFSA provided the annuitant or holder, as the case may be, deal's at arm's length with the Fund for purposes of the Tax Act and does not have a "significant interest" (as defined in the Tax Act) in the Fund. In addition, Units of the Fund will generally not be a prohibited investment if such Units are "excluded property" as defined in the Tax Act. Unitholders should consult their own tax advisors as to whether Units of the Fund will be a prohibited investment in their particular circumstances.

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Item 6 Compensation Paid to Dealers

6.1 Sales Charge

Registered dealers (each, a **Dealer**), whose dealing representatives sell Series A Units of the Fund may, with the agreement of the investor, charge an up-front fee to investors of up to 5% of the total subscription amount. As described under Item 3.3 Interests of Management and Conflicts of Interest, although a placement fee may be charged by a dealing representative of the Manager, the Manager itself does not charge or receive a separate placement fee.

6.2 Trailer Fees

The Manager will pay a monthly fee (the **Trailer Fee**) to Dealers to compensate the Dealers for ongoing services to their clients in respect of an investment in Series A Units of the Fund. The Trailer Fee is calculated based upon a percentage of the average daily value of the Series A Units of the Fund held by the clients of the Dealers. The Trailer Fee will be paid at a rate of up to 1.0% per annum.

Item 7 Risk Factors

An investment in the Fund involves certain risks. Investors should consider the following risk factors before investing.

7.1 Issuer Risks

General. Although the Fund intends to invest in a diversified portfolio of investments designed to mitigate short-term risk, investing in the Fund entails certain risks and is only suitable for investors who understand and are capable of bearing the risks of an investment in the Fund. All investments in securities and other financial instruments risk the loss of invested capital. There is no assurance that the Fund will achieve its overall investment objective. Prospective investors should carefully consider the following risk factors, which do not purport to be a complete list of the potential risks and conflicts of interest involved in an investment in the Fund. The NAVPU will vary directly with the market value and return of the investment portfolio of the Fund.

Reliance on Crystal Wealth. The Fund will be dependent on the knowledge and expertise of Crystal Wealth for investment advisory and portfolio management services. There is no certainty that the persons who are currently officers and directors of Crystal Wealth will continue to be officers and directors of Crystal Wealth.

Potential Conflicts of Interest. The Manager may also act in the same or similar capacities in respect of other entities. In that event, it may have responsibility for the management of the assets of other entities at the same time as it is managing the Fund's portfolio and may use the same or different information and trading strategies obtained, produced or utilized in managing the portfolio of the Fund. See Item 3, Directors, Management, Promoters and Principal Holders – Interests of Management and Conflicts of Interest.

No involvement by Unaffiliated Selling Agent or Other Professional Representing Unitholders. No securities dealer or selling agent unaffiliated with the Manager was involved with or has made any review or investigation of the terms of the this offering, the structure of the Fund or the background or history of the Manager and its principal. No legal counsel, investment dealer, accounting firm or other professional advisor acting on behalf of Unitholders has reviewed the terms of this offering. Consequently,

prospective investors are advised to consult their own legal, tax or financial advisors in connection with the purchase of Units.

Unitholder Liability. Because of uncertainties in the law relating to trusts such as the Fund, there is a risk that a Unitholder could be held personally liable for obligations of the Fund to the extent that claims are not satisfied out of the assets of the Fund. It is intended that the Fund's operations will be conducted in such a way as to minimize any such risk. In particular, the Manager will follow the investment strategy and process of the Fund and will use its best efforts to avoid such liability being placed upon the Unitholders. Based upon these measures being adhered to by the Fund, it is considered by the Manager that the risk of Unitholder liability is remote in the circumstances.

7.2 Investment and Market Risks

Market and Economic Conditions The market value of the Fund's investments will rise and fall based on developments in the broader equity and fixed income markets. Market values will also vary with changes in general economic and financial conditions. Fluctuations in the market values of such investments can occur for a number of reasons beyond the control of the Manager. Performance of the Fund will be affected by various factors including fluctuations in interest rates, business and consumer demand, general economic conditions and cycles, foreign and domestic political developments, competition, imposition of tariffs, duties or other taxes and government regulation, as applicable. Fluctuations in the exchange rates between the Canadian dollar and other currencies in which direct and indirect investments of the Fund are denominated will affect the value of Units when expressed in Canadian dollars.

Performance and Marketability of Underlying Securities. There is no market in which some of the securities held by the Fund can be sold and, accordingly, there is no assurance that the securities acquired by the Fund can be sold for the values used to calculate the NAVPU.

Leverage. The Fund may directly or indirectly make use of leveraged investments. The use of leverage can magnify gains but may also increase the Fund's exposure to the risk of losing its capital.

No Guaranteed Return. There is no guarantee that an investment in Units will earn any positive return in the short or long term.

Insolvency of a Medical Provider. If a Medical Provider becomes insolvent, there is a possibility that the collection of unpaid receivables will not be sufficient to cover the outstanding principal balance plus fees and if the Medical Provider is insolvent, it would be difficult for the Fund to collect the remaining balance from the Medical Provider.

Insolvency of a Payor. If a Payor of the Medical Provider becomes insolvent before paying a receivable that the Fund owns, there is a possibility that the Fund may not collect the full amount it is owed.

Changes in the U.S. Healthcare Industry. The ongoing profitability of the Fund is dependent upon certain practices and norms existing within the U.S. healthcare industry. Any changes in the way Medical Providers bill or are paid by patients or Debtors might make the need for the Fund's type of financing structure less attractive and hence make it difficult for the Fund to reinvest its capital at the same rates of return on investment.

Reliance on XMC. The Fund will be dependent on the knowledge and expertise of XMC and its officers and employees for sourcing and servicing the MRFFCs in which it invests. Initially, XMC will be the only factoring and servicing company with which the Fund will deal, and as such, the Fund's ability to source new deals in which to invest and to service the deals in which it has invested would be negatively

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impacted if XMC were to cease operations. Further, there is no certainty that the persons who are currently officers, directors or employees of XMC will continue to be officers, directors or employees of XMC.

More Attractive Sources of Capital. Should an environment develop in which commercial receivables collection companies can readily obtain capital on terms and conditions substantially more beneficial than capital provided by the Fund, there would be a danger that the future sale of the Fund's Units would be limited. This wouldn't have an impact on the existing investments of the Fund, but would limit the ability of the Fund to reinvest its assets at similar rates of return.

Regulation of the Factoring Industry. The factoring industry in the United States is not currently regulated. If it were to become regulated, there is a chance that the amount of fees able to be charged to the Medical Providers would be restricted or an upper limit be imposed. If that were to happen, it wouldn't have an impact on the existing investments of the Fund, but would limit the ability of the Fund to reinvest its assets at similar rates of return.

Fraud. There is the risk that either XMC or a Medical Provider may commit fraud, resulting in a loss of Fund assets. The Manager attempts to mitigate this risk through extensive due diligence and monitoring, but the risk of fraud can never be entirely eliminated.

Foreign Exchange Risk. The Fund's investments are valued in USD. Accordingly, investors in the Fund may incur foreign currency exposures that may have a positive or negative impact on the value of their investment. Crystal Wealth may, from time to time and in its sole discretion, use exchange-traded derivatives to hedge the currencies to which the Fund is exposed.

Exchange-traded Futures Contracts. The Fund may purchase and sell currency futures contracts or enter into other derivative transactions. Such transactions will only be used for hedging the Fund's exposure to the USD based MRFFCs. Use of derivative instruments in general presents additional risks. When used for hedging purposes, an imperfect or variable degree of correlation between price movements of the derivative instrument and the underlying investment sought to be hedged may prevent the Fund from achieving the intended hedge effect or expose the Fund to the risk of loss. In addition, derivative instruments may not be liquid in all circumstances, so that in volatile markets the Fund may not be able to close out a position without incurring a loss.

As the Manager has restricted the Fund's investment in derivatives to include only exchange-traded contracts, there is no counterparty risk. Furthermore, the exchanges on which the derivative contracts are traded may set daily trading limits, preventing the Fund from closing out a particular contract. If an exchange halts trading in any particular derivative contract, the Fund may not be able to close out its position in that contract.

Redemption Risk: Substantial redemptions of Units could require the Fund to liquidate positions more rapidly than otherwise desirable to raise the necessary cash to fund redemptions. Such actions could adversely affect the value of the Units redeemed and of the Units that remain outstanding. In accordance with section 4.1, Terms of Securities, the Manager has the right to suspend redemptions in several circumstances as described therein. If the Manager were to exercise this right, Unitholders would not be able to redeem their Units until the suspension is lifted.

Legal, Tax and Regulatory Risks. Legal, tax and regulatory changes or events may occur that could adversely affect the Fund or the Unitholders. In particular, if the Fund experiences a "trust loss restriction event" the Fund (i) will be deemed to have a year-end for tax purposes (which would result in an unscheduled distribution of the Fund's net income and net realized capital gains, if any, at such time to

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Unitholders so that the Fund would not be liable for income tax on such amounts under Part I of the Tax Act), and (ii) will become subject to the loss restriction rules generally applicable to a corporation that experiences an acquisition of control, including a deemed realization of any unrealized capital losses, inability to carry-forward capital losses, and restrictions on its ability to carry forward non-capital losses. Generally, the Fund would be subject to a loss restriction event if a person becomes a "majority-interest beneficiary", or a group of persons becomes a "majority-interest group of beneficiaries", of the Fund, as those terms are defined in the Tax Act. Generally, a person would be a majority-interest beneficiary of the Fund if it, together with persons and partnerships with whom it is affiliated for purposes of the Tax Act, owns more than 50% of the units of the Fund. The loss restriction event rules include relieving measures for trusts that meet certain conditions.

Marketability of Units. There is currently no secondary market through which the Units may be sold nor is one expected to develop. Redemptions are permitted only as described herein and there are circumstances in which the Fund may suspend redemptions. Accordingly, Units of the Fund may not be appropriate for investors seeking greater liquidity than weekly. Also, Units are only transferable in limited circumstances with the approval of the Manager.

Net Asset Value and Estimated Values. A portion of the calculation of the net asset value of the Fund could be based on estimated values provided by underlying funds. These estimated values are, in turn, based on values attributed to the underlying investments held in such funds, which investments may be illiquid and may trade infrequently or not at all. No adjustments will be made to the number of Units purchased or redeemed by an investor in a Fund because of the use of estimated values in determining the net asset value of a Fund, even if the estimated values that are used in calculating such net asset value are subsequently determined to differ significantly from the final values eventually obtained in respect of the underlying funds.

Item 8 Reporting to Unitholders

If a Unitholder has purchased Units through a Dealer, the Dealer is obliged to provide the Unitholder with account statements regarding their investment in the Fund. Unitholders who have purchased the Fund directly from the Manager will receive an annual and semi-annual account statement showing the Units held by them and any transactions for the preceding period. Investors who purchase Units directly from the Manager will also receive confirmation of their trade from the Manager.

In addition, Unitholders will receive the applicable tax form(s) identifying the Unitholder's distributions (including income, taxable dividends from taxable Canadian corporations, taxable capital gains and returns of capital).

The fiscal year end of the Fund is December 31. Unitholders have the right to elect to receive audited annual financial statements and unaudited semi-annual financial statements. An election request will be sent out annually and the Unitholder's choice will remain in effect for the following year.

Item 9 Other Disclosures

9.1 Forward Looking Information

The foregoing disclosure of investment objectives and strategies may constitute "forward-looking information" for the purpose of Ontario securities legislation, as it contains statements of the intended course of conduct and future operations of the Fund. These statements are based on assumptions made by the Manager of the success of its investment strategies in certain market conditions, relying on the experience of the Manager's officers and employees and their knowledge of historical economic and

market trends. Investors are cautioned that the assumptions made by the Manager and the success of its investment strategies are subject to a number of mitigating factors. Economic and market conditions may change, which may materially impact the success of the Manager's intended strategies as well as its actual course of conduct. Investors are urged to read Item 7, Risk Factors, for a discussion of other factors that will impact the operations and success of the Fund.

9.2 Anti Money-Laundering Legislation

The Manager is required to comply with all applicable laws, regulations and administrative pronouncements concerning money laundering and other criminal activities (**Anti-Money Laundering Laws**), which includes implementing specific measures to detect and deter money laundering and financing of terrorist activity. Unitholders may be required to provide additional information regarding the Unitholder or their beneficial owner(s) or other information that the Manager deems necessary or advisable to ensure compliance with all Anti-Money Laundering Laws. Additional information is in the subscription agreement.

If the Manager is aware or suspects that a Unitholder is engaged in money laundering or if otherwise required by Anti-Money Laundering Laws, the Manager may undertake appropriate actions to ensure that the Fund or the Manager are in compliance with all such Anti-Money Laundering Laws. The Fund or the Manager may release confidential information about a Unitholder and, if applicable, any underlying beneficial owner(s), to governmental authorities. This reporting will not be a breach of privacy laws as it is required by law.

9.3 Collection of Personal Information

By subscribing for Units in the Funds, the Unitholder acknowledges that its name, residential address and telephone number and other specified information, including the number of Units it has purchased and the aggregate purchase price paid by the Unitholder, may be disclosed to Canadian securities regulatory authorities and other authorities governing the operations of the Fund and the Manager, and may therefore become available to the public in accordance with requirements of applicable Canadian laws. By subscribing for Units in the Funds, the Unitholder shall authorize such indirect collection of personal information.

9.4 FATCA

Under U.S. withholding tax and reporting requirements, commonly referred to as the Foreign Account Tax Compliance Act ("**FATCA**"), non-U.S. financial entities are required to collect information from their clients and directly or indirectly provide that information to the U.S. Internal Revenue Service (the "**IRS**") in order to avoid a 30% U.S. withholding tax on payments of U.S. source income and gross proceeds. Canada enacted Part XVIII ("**Part XVIII**") of the Tax Act and signed an Intergovernmental Agreement with the U.S. for the Enhanced Exchange of Tax Information under the Canada-U.S. Tax Convention to achieve the U.S. objectives of FATCA in a manner that is consistent with Canada's privacy and other laws. Unitholders will generally be required to provide to their financial advisor or dealer information related to their citizenship or residence for tax purposes and, if applicable, their U.S. federal tax identification number. If Unitholders do not provide that information or are identified as a U.S. citizen (including a U.S. citizen living in Canada) or a U.S. resident, details of the Unitholder's investment in the Fund will generally be reported to the CRA unless Units are held in a registered plan.

The CRA has agreed to provide the information to the IRS. If a Unitholder does not provide the information required to comply with obligations under Part XVIII, the Unitholder's Units may be

redeemed. Unitholders should consult with their own tax advisors regarding the possible implications of FATCA for them and their investments.

9.5 Restrictions on Transfer and Resale

Because the Units are offered on a private placement basis in reliance on prospectus exemptions, they are generally not transferable, are subject to regulatory resale restrictions and may only be transferred from one holder to another with the written consent of the Manager. Applicable securities laws provide that securities purchased under a prospectus exemption may not be resold except on expiry of statutory hold periods or otherwise in compliance with such laws. However, Units are redeemable at net asset value, as described under Item 4.3 Redemption of Units.

9.6 Language of Documents

By receiving this document, you hereby confirm that you have expressly requested that all documents evidencing or relating in any way to the sale of securities described herein (including for greater certainty any purchase confirmation or notice) be drawn up in the English language only. Par la réception de ce document, chaque investisseur confirme par les présentes qu'il a expressément exigé que tous les documents faisant foi ou se rapportant de quelque manière que ce soit à la vente des valeurs mobilières décrites aux présentes (incluant, pour plus de certitude, toute confirmation d'achat ou tout avis) soient rédigés en anglais seulement.

Item 10 Purchasers' Rights

10.1 Understanding your Rights

If you purchase these securities you will have certain rights, some of which are described below. For information about your rights you should consult a lawyer.

10.2 Two Day Cancellation Right

You can cancel your agreement to purchase these securities. To do so, you must send a notice to the Manager by midnight on the 2nd business day after you sign the agreement to buy the securities.

10.3 Statutory and Contractual Rights of Action in the Event of a Misrepresentation

Subscribers in British Columbia

If there is a misrepresentation in this Offering Memorandum, subscribers resident in British Columbia will have a statutory right to sue:

- (a) the Fund to cancel your agreement to buy these securities, or
- (b) the Fund, the Trustee at the date of the Offering Memorandum or any amendment thereto and every person who signs the Offering Memorandum or any amendment thereto for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

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If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 180 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of 180 days after learning of the misrepresentation and three (3) years after you signed the agreement to purchase the securities.

All subscribers in British Columbia shall have these rights, regardless of whether the subscriber relies on the Accredited Investor Exemption or the \$150,000 Exemption.

Subscribers in Alberta

If there is a misrepresentation in this Offering Memorandum, subscribers resident in Alberta will have a statutory right to sue:

- (a) the Fund to cancel your agreement to buy these securities, or
- (b) the Fund, the Trustee at the date of the Offering Memorandum or any amendment thereto and every person who signs the Offering Memorandum or any amendment thereto for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 180 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of 180 days after learning of the misrepresentation and three (3) years after you signed the agreement to purchase the securities.

All subscribers in Alberta shall have these rights, regardless of whether the subscriber relies on the Accredited Investor Exemption or the \$150,000 Exemption.

Subscribers in Saskatchewan

If there is a misrepresentation in this Offering Memorandum, subscribers resident in Saskatchewan will have a statutory right to sue:

- (a) the Fund to cancel your agreement to buy these securities, or
- (b) the Fund, the Promoter and Trustee at the date of the Offering Memorandum or any amendment thereto, every person or company whose consent has been filed with the Offering Memorandum (but only with respect to reports, opinions or statements that have been made by them), every person who signs the Offering Memorandum or any amendment thereto, and every person or company that sells the securities on behalf of the Fund under the Offering Memorandum for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

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If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 180 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of one (1) year after learning of the misrepresentation and six (6) years after you signed the agreement to purchase the securities.

Subscribers in Manitoba

If there is a misrepresentation in this Offering Memorandum, subscribers resident in Manitoba have a statutory right to sue:

- (a) the Fund to cancel your agreement to buy these securities, or
- (b) the Fund, the Trustee at the date of the Offering Memorandum or any amendment thereto and every person who signs the Offering Memorandum or any amendment thereto for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 180 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of 180 days after learning of the misrepresentation and two (2) years after you signed the agreement to purchase the securities.

Subscribers in Ontario

If there is a misrepresentation in this Offering Memorandum, subscribers resident in Ontario will have a statutory right to sue the Fund:

- (a) to cancel your agreement to buy these securities, or
- (b) for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 180 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of 180 days after learning of the misrepresentation and three (3) years after you signed the agreement to purchase the securities.

Subscribers in New Brunswick

If there is a misrepresentation in this Offering Memorandum, subscribers resident in New Brunswick will have a statutory right to sue:

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- (a) the Fund to cancel your agreement to buy these securities, or
- (b) the Fund, the Trustee at the date of the Offering Memorandum or any amendment thereto and every person who signs the Offering Memorandum or any amendment thereto for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 180 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of 180 days after learning of the misrepresentation and three (3) years after you signed the agreement to purchase the securities.

Subscribers in Nova Scotia

If there is a misrepresentation in this Offering Memorandum, subscribers resident in Nova Scotia will have a statutory right to sue:

- (a) to cancel your agreement to buy these securities, or
- (b) for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 120 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of 120 days after learning of the misrepresentation and three (3) years after you signed the agreement to purchase the securities.

Subscribers in Prince Edward Island, Yukon, Northwest Territories or Nunavut

If there is a misrepresentation in this Offering Memorandum, subscribers resident in Prince Edward Island, Yukon, Northwest Territories or Nunavut will have a statutory right to sue:

- (a) the Fund to cancel your agreement to buy these securities, or
- (b) the Fund, the Trustee at the date of the Offering Memorandum or any amendment thereto and every person who signs the Offering Memorandum or any amendment thereto for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

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If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 180 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of 180 days after learning of the misrepresentation and three (3) years after you signed the agreement to purchase the securities.

10.4 General

The foregoing summaries are subject to any express provisions of the securities legislation of each offering jurisdiction and the regulations, rules and policy statements thereunder and reference is made thereto for the complete text of such provisions.

The rights of action described herein are in addition to and without derogation from any other right or remedy that the purchaser may have at law.

Item 11 Financial Statements

Completed financial statements for the Fund are available on the Manager's website www.crystalwealth.com and upon request from the Manager.

This is Exhibit "95" referred to
in the Affidavit of Michael Ho
sworn before me, this
17th day of April , 2017



A COMMISSIONER FOR TAKING AFFIDAVITS

Lily Julia Ho, a Commissioner, etc.,
Province of Ontario, for the Government of Ontario,
Ontario Securities Commission.
Expires May 31, 2017.

CONFIDENTIAL OFFERING MEMORANDUM

November 21, 2016

Continuous Offering

This Confidential Offering Memorandum constitutes a private offering of these securities only in those jurisdictions and to those persons where and to whom they may be lawfully sold and therein only by those entities permitted to sell such securities. This Confidential Offering Memorandum is not, and under no circumstances is it to be construed as, a prospectus, advertisement or public offering of the securities referred to herein. No securities commission or similar regulatory authority has reviewed this Confidential Offering Memorandum or in any way passed upon the merits of the securities offered hereunder and any representation to the contrary is an offence. Persons who will be acquiring securities pursuant to this Confidential Offering Memorandum will not have the benefit of the review of the material by the securities commissions or similar authorities in Canada.

The securities offered hereunder will be issued under exemptions from the prospectus requirements of applicable securities laws and will be subject to certain resale restrictions. This Confidential Offering Memorandum is confidential. By their acceptance hereof, prospective subscribers agree that they will not transmit, reproduce or make available to anyone this Confidential Offering Memorandum or any information contained herein.

CRYSTAL WEALTH INFRASTRUCTURE STRATEGY

Investment Objective:	The investment objective of the Crystal Wealth Infrastructure Strategy (the Fund) is to generate a consistently high level of interest income along with long-term growth potential while focusing on preservation of capital by investing primarily in debt instruments of infrastructure projects and companies.
Manager:	Crystal Wealth Management System Limited
Lead Portfolio Strategist:	Clayton Smith, CAIA
Structure:	Mutual fund trust
Registered Plan Eligibility:	100% eligible for all registered plans
Investor Eligibility:	Accredited investors in any dollar amount or corporations or other entities investing \$150,000 or more.
Investment/Redemption:	The Fund is an open-ended mutual fund trust, priced weekly. Purchases and redemptions can be made on any weekly valuation date. There is no mandatory hold period or redemption notice period. However, there is a short-term trading fee that the Manager can apply if it perceives that an investor's trading activity in the fund is affecting other Unitholders. Details are found in this Offering Memorandum.
Risk Level:	Based on the investment objective and strategy, the Manager expects the volatility of the Fund, as measured by standard deviation (the risk measurement tool used by the Ontario Securities Commission), to be low.
Suitability:	The Fund is likely suitable for anyone with greater than a one year investment horizon; however suitability must always take into account the investor's particular circumstances.

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Item 1 Use of Proceeds

The Fund will invest the net proceeds from the issue of Units in accordance with its investment objectives and strategies set out herein. See Item 2.2, Our Business. The net proceeds of this offering cannot be determined because Units are being offered on a continuous basis and there is no minimum offering. Sales commissions will vary depending on the fee negotiated by you with your dealer. See Item 6, Compensation Paid to Dealers. Because Units are offered on a continuous basis, other offering costs are treated as fees and expenses of the Fund. See Item 4.8, Fees and Expenses.

Item 2 Business of The Fund

2.1 Legal Structure

The Fund is an open-ended unit trust formed under the laws of the Province of Ontario on the 6th day of May, 2016, by an amendment to Schedule A of the Master Declaration of Trust dated as of the 12th day of April, 2007, as amended and restated as of December 17, 2007 and as it may be subsequently amended from time to time (the **Declaration of Trust**). Crystal Wealth Management System Limited (**Crystal Wealth** or the **Manager**) is the trustee and manager of the Fund.

2.2 Our Business

Investment Objective

The investment objective of the Crystal Wealth Infrastructure Strategy (the **Fund**) is to generate a consistently high level of interest income along with long-term growth potential while focusing on preservation of capital by investing primarily in debt and equity instruments of infrastructure projects and companies.

Investment Strategy

To achieve the Fund's investment objective, the Manager looks for infrastructure project financing opportunities supported by long-term covenants of corporate entities that the Manager deems to be of good quality. The Fund will seek to invest in a portfolio comprised of loans primarily made to Canadian and U.S. based companies and to project financing vehicles of such companies that have collateral which the Manager determines to be good quality. The Fund may also make incidental investments in assets such as promissory notes, convertible debentures, warrants and other "equity sweeteners" issued in connection with the primary investments.

The terms of any loan or other investment by the Fund will vary with respect to collateral, seniority or subordination, purchase price, convertibility, interest terms and maturity, but will consist primarily of non-participating positions, being those whereby the Fund does not have any management influence by way of its investment.

Investments may be made by the Fund in infrastructure projects through intermediary vehicles, including, without limitation, special purposed vehicles or joint ventures, general or limited partnerships and limited liability companies.

The Fund is not obligated to hedge against fluctuations in the value of its investments as a result of changes in market interest rates, currency changes or other events, but intends to mitigate such risks through structuring and favourable lending terms. The Manager shall have sole discretion as to whether

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to engage in hedging strategies and in what capacity. The Fund may utilize a variety of financial instruments, including, without limitation, derivatives, options, interest rate swaps, caps and floors, futures and forward contracts, to seek to hedge against declines in the value of the investments of the portfolio.

Any unallocated cash will be held in reserve by the Fund until such time as the Manager identifies attractive investment opportunities or requires additional funding for existing portfolio investments. Any unallocated cash retained by the Fund may also be used to manage cash flows, pay expenses and facilitate payment of redemption proceeds. Such cash will be held in an interest bearing account or invested in money market funds or other short term securities or treasury bills.

Infrastructure Assets

Infrastructure assets provide essential public goods or services to a broad range of users. Assets such as energy-producing equipment, transportation corridors, rail links, and water distribution systems, airports, hospitals, schools and courthouses are essential to the sustainability and growth of an economy. Infrastructure can be classified into four broad areas:

- **Essential assets** provide essential services such as power and water. Prices and terms are often determined by a regulating body that sets a “fair” return. Traditionally, essential assets have been the domain of regulated providers with inflation as one of the factors considered in rate setting formulas used by regulators.
- **Throughput assets** are assets for which users typically pay a fee. Assets in this category often benefit from a stable revenue stream but may be subject to user demand risk which may fluctuate over business cycles.
- **Contracted assets** tend to be privately held and are often operated via a long-term contract with a government or private entity.
- **Social assets** include assets such as schools, hospitals and courthouses. These assets are typically paid for by a government entity which enters into an “availability payment” contract with a private sector owner/operator whereby the government pays the owner/operator for making the asset available for use subject to certain quality of service provisions. Social infrastructure assets generally do not subject owners to user demand risk.

The Manager will seek to fund infrastructure projects that demonstrate a number of the following features:

- Essential to the community and/or the economy
- Produce predictable cash flows over the long-term and often linked to inflation
- Operate in a limited competitive environment with high barriers to entry
- Subject to low demand elasticity / exhibits resistance to economic downturns
- Capital intensive, hard, physical, long-lived assets

The infrastructure asset class spans a broad range of sectors. The Fund will seek to finance projects in the following sectors:

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- (a) **Energy** - The energy and utilities sector includes regulated and unregulated assets, networks, systems and supporting services that enable the delivery of electricity, natural gas and water.
- (b) **Environmental** - In developed countries experiencing rapidly growing or shifting urban populations, public sources of finance are not sufficient to bear the costs of system rehabilitation and expansion.
- (c) **Transportation** - Infrastructure investment in transportation typically involves the lease or sale of a concession to build and/or operate a road, bridge, tunnel, airport, port, or rail system. At the end of the concession period, which can range from 20–99 years, the asset is returned to the public sector.
- (d) **Communications** - Communication infrastructure includes assets and facilities that transmit or facilitate the transmission of communication signals. Historically, this infrastructure was owned by the operators who provided voice, data and video services to residential, business and government customers. Over the past 30 years, these operators began to divest infrastructure assets and enter into outsourcing contracts. These assets were historically dedicated to servicing the business of their owners and often were not fully utilized. The sale of these assets allowed new owners to unlock value through more efficient operations and by utilizing the assets to service more customers.
- (e) **Social Infrastructure** - Social infrastructure is a wide-ranging category of assets that supports the community including hospitals, schools, police stations, and courthouses. Traditionally these assets have been provided by the public sector but increasingly, particularly in Canada, private sector investment is being used to build and operate these assets. Social infrastructure assets are generally not user-pay assets. Investors normally enter into a long-term contract with a government authority with payments made to the owner/provider based on an availability payment structure. Social infrastructure generally does not present usage risk. As long as the owner/provider makes the asset available according to the contractual standards set by the government authority, these assets can deliver predictable cash flows with a stable return profile.

The Fund will typically seek to finance infrastructure projects involving transactions between two private entities. The Manager expects most private transaction investment opportunities to be in the area of electricity production and distribution through combined heat and power (CHP) systems, but may also invest in other infrastructure projects as outlined above.

Investment Process

The Manager will seek to identify infrastructure financing opportunities that are typically exclusive to the Fund and which meet the investment objectives and strategies of the Fund. Currently, the Manager has an exclusive right of first refusal to finance CHP systems being deployed by OOM Energy as described below. In general, the Fund seeks to receive a first priority security interest over the assets related to any project, unless the Manager arranges to have a portion of the loan funded by another lender, and in which case the other lender may take a priority security interest over the assets related to such project.

OOM Energy Projects

The Manager has identified and qualified the financing of the OOM Energy Projects. OOM Energy is a Canadian company installing and operating OOM Energy owned, on-site natural gas co-generation modular energy installations across North America for large energy users/customers. In return for OOM

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Energy providing a fully financed energy installation, OOM Energy's customers commit to long term energy supply agreements with OOM Energy.

Through a master financing agreement dated May 6, 2016 between Crystal Wealth and OOM Energy (the "**Master Financing Agreement**"), the Manager has established an exclusive right to finance and/or arrange for the financing of budgeted installation costs for all OOM Energy Projects.

Under the Master Financing Agreement, OOM Energy has agreed to assign to Crystal Wealth:

- (a) a first security interest in all property or equipment of OOM Energy related to the OOM Energy project loan, including all revenues and rights of OOM Energy under energy services agreements with OOM Energy's customers ("**Assigned Security Interest**"); and
- (b) all rights and remedies relating to OOM Energy's all risk insurance policy with a leading insurance group ("**Assigned Insurance Rights and Remedies**").

Crystal Wealth will assign all or part of its rights to the Loan Payments, Assigned Security Interest and the Assigned Insurance Rights and Remedies arising from the Master Financing Agreement to the Fund upon the Fund providing total or partial financing for various OOM Energy Projects.

About OOM Energy Inc. (oomenergy.com)

OOM Energy is a privately owned Canadian company that seeks to address an unmet and growing market need of large energy users who are looking for an alternative, cost efficient, reliable and sustainable energy solution to effectively replace their dependence upon public utilities that are unreliable, environmentally inefficient and burdened with high legacy costs and aging infrastructure.

OOM Energy's energy solution utilizes modular natural gas combined heat and power ("**CHP**") equipment as a primary source of energy. This solution is both cost and environmentally efficient, while maintaining the energy user's connection to the public grid or utility in a 100% back-up role.

OOM Energy installs on-site facilities for clients who then enter into long term energy supply agreements with OOM Energy.

Distributed Energy Production

Small-scale distributed energy production is growing exponentially throughout the United States and Canada. OOM Energy creates energy systems that are defined as "Micro Utility", meaning they are localized (distributed) generation that produces less than 40 MW of combined energy output, in close proximity to the consumer(s) of the power.

The OOM Energy CHP facilities provide double the energy services for the cost of producing electricity alone, and with much lower greenhouse gas emissions. Overall efficiency can exceed 80% – which means that 80% of the energy can be captured as electricity or usable heat. The usable heat can then be run through a heat exchanger to produce cooling and air conditioning. This co-generation results in LEED certification.

OOM Energy systems are portable. They can be placed in close proximity to the selected facility, thereby reducing line loss and power loss factors. They are flexible and can incorporate new technology as it becomes commercially viable, such as hydrogen, biogas, or fuel cells.

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OOM energy systems are a solution for businesses that require energy 100% of the time without interruption. They use the public grid as a backup and eliminate the need for inefficient and costly back-up diesel generators.

Risk Mitigation Factors for the Fund

The Manager believes certain risks associated with the Fund's proposed investment in the OOM Energy Projects are mitigated by the three factors outlined below as well as the strong endorsement provided by the first adopter of OOM Energy's unique energy solution - Votorantim. OOM Energy successfully installed, with Crystal Wealth financing, co-generation equipment on-site at Votorantim's St. Marys Cement plant/head office in Leaside, Ontario. OOM Energy is now proceeding with a large installation at Votorantim's St. Marys Cement plant in Detroit, Michigan.

The three risk mitigation factors are:

- collateralization of all OOM Energy installed equipment;
- assignment of the Energy Services Agreement signed with the client who is benefitting from OOM Energy's CHP system; and
- all risk insurance policy as described below.

OOM Energy has arranged an "All Risk" insurance policy from a leading insurance group that effectively provides significant protection over OOM Energy's assets and revenue, including:

- Construction, installation and operational coverage;
- Full hot testing, commissioning and acceptance activities;
- Flexibility for installation floater as relating to modular design and installation;
- Business interruption including interest and principal payment obligations;
- Lenders' obligations separately protected, whether facility is in profit or loss position;
- Equipment breakdown; and
- Customer and supplier risks.

Crystal Wealth will only agree to make a loan to OOM Energy or an OOM Energy SPV in respect of an OOM Energy Project that has an executed installation agreement with an end user and confirmation from OOM Energy's insurance provider that it has approved providing insurance coverage for the installation and that such insurance covers the full amount of the capital cost of the installation.

Investment Restrictions

Securities legislation imposes several restrictions on the Fund including the following: (a) the Fund is prohibited from acquiring 20% or more (alone or together with any related mutual fund) of the voting securities of an issuer and (b) the Fund cannot invest in issuers of which the Manager or its associates own a significant interest (>10% voting securities). The Manager has received regulatory relief from the Ontario Securities Commission which permits the Fund to invest in underlying Crystal Wealth funds in excess of these limits.

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Investments in Other Funds Managed by Crystal Wealth

The Manager has obtained certain regulatory relief under which the assets of the Fund may be invested in units of other mutual funds managed by Crystal Wealth (an **Underlying Crystal Wealth Fund**). No sales or redemption fees will be payable by the Fund in relation to its purchases or redemptions of the Underlying Crystal Wealth Fund, and no management fees or incentive fees will be payable by the Fund that, to a reasonable person, would be a duplicate fee payable by the Underlying Crystal Wealth Fund for the same service. Specifically, any management fees charged to the Underlying Crystal Wealth Fund attributable to the assets of the Fund that are invested in the Underlying Crystal Wealth Fund and the HST payable thereon will be rebated back to the Fund at the end of each month in the form of a management fee rebate that will be reinvested in additional units of the Underlying Crystal Wealth Fund on behalf of the Fund.

The proportion of the Fund's assets invested in an Underlying Crystal Wealth Fund will be at the discretion of the Manager and consistent with the investment objectives of the Fund. The Fund is permitted to invest up to 100% of its assets in any one or a combination of Underlying Crystal Wealth Funds. The Manager regularly reviews the Fund's holdings of any Underlying Crystal Wealth Funds to ensure that they continue to be appropriate for the Fund's investment objectives.

The Fund will not vote any of the units of the Underlying Crystal Wealth Funds owned by the Fund. The Manager may, in its sole discretion, choose to flow through the voting rights attached to units of the Underlying Crystal Wealth Funds owned by the Fund, to investors in the Fund. A Unitholder is entitled to receive from the Manager, free of charge, a copy of the offering memorandum, if any, relating to any Underlying Crystal Wealth Fund in which the Fund invests.

Trustee, Manager, Portfolio Advisor and Promoter

Crystal Wealth is the trustee, manager, portfolio advisor and promoter of the Fund. The Manager is registered with applicable securities regulatory authorities in the categories of investment fund manager, commodity trading manager and portfolio manager. The Manager will manage the affairs of the Fund in accordance with the applicable terms and conditions of the Declaration of Trust, which provides for the Manager to exercise its duties and responsibilities diligently and in good faith and with the degree of care, diligence and skill that a reasonably prudent professional investment fund manager would exercise in comparable circumstances. The Manager is also the portfolio adviser of the Fund and will be responsible for execution of the Fund's investment strategy, including the identification and selection of investment opportunities, related due diligence, negotiation, documentation, approval and ongoing management and administration of assets in the portfolio. Allocation of opportunities will be subject to the policies of the Manager. Its head office is 192 Plains Road East, Burlington, Ontario, L7T 2C3.

Please see Item 3 for more details on the principals of the Manager as well as disclosure of any potential conflicts of interest.

Fiscal Year

The Fund's financial year end is December 31 in each year. The Fund's taxation year end is December 31, or, if the Fund so elects under the *Income Tax Act* (Canada) and the regulations promulgated thereunder, as amended (collectively referred to herein as the "Tax Act"), December 15th in each year.

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Auditor

BDO Canada LLP has been appointed by the Manager as the auditor of the Fund. Its office is located at 4-3115 Harvester Road, Burlington, ON, L7N 3N8.

Custodian

Cash and short-term investments are held by NBCN, a wholly-owned subsidiary of National Bank of Canada. Its office is located at 250 Yonge St., 16th Floor, Toronto, ON M5B 2L7. Mortgages are registered to the Manager in trust for the Fund or are otherwise held for and on behalf of the Fund. Mortgages may be registered in the name of an LMA for administrative convenience, but the Manager at all times retains the right to transfer registration to itself as trustee or to another nominee of the Fund.

Registrar

Unitholder record keeping and administration services are provided by International Financial Data Services (IFDS), 30 Adelaide St. E., Suite 1, Toronto, Ontario, M5C 3G9.

Fund Accounting

Fund accounting services are provided by The Investment Administration Solution Inc. (IAS), 400-330 Bay St., Toronto, Ontario, M5H 2S8.

2.3 Material Agreements

Master Declaration of Trust

The following constitutes a summary of the general provisions of the Declaration of Trust. The Declaration of Trust sets out the powers and duties of the manager and the trustee of the Fund, the attributes of the Units, procedures for the purchase, exchange and redemption of Units, recordkeeping, calculation of the Fund's income and other administrative procedures. It also contains provisions for the selection of a successor trustee if Crystal Wealth should resign. Specific provisions of the Declaration of Trust dealing with series of Units and the rights of Unitholders are discussed under Item 4.1, Units.

The Declaration of Trust provides that the Fund or a series of Units of the Fund may be terminated on reasonable notice to investors and the subsequent distribution of the Fund's or series' net assets to investors.

The Declaration of Trust provides the trustee with a right of indemnification in carrying out its duties under the Declaration of Trust, provided that the trustee does not breach its standard of care.

Master Management Agreement

Crystal Wealth has entered into a Master Management Agreement dated as of April 12, 2007 and as amended from time to time by the parties (the **Management Agreement**) to facilitate the administration and portfolio management of the Fund. Under the Management Agreement, the Manager is responsible for providing directly, or for arranging other persons or companies to provide, administration of the Fund, investment portfolio advisory services, distribution services for the promotion and sale of the Fund's Units and other operational services. The Management Agreement contains a schedule of the management fee rates and sets out the operating expense reimbursement arrangements payable to the Manager by the Fund. The Fund pays the Manager an annual management fee of 2.0% of the average

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assets under management ("AUM") of Series A units of the Fund plus HST and an annual management fee of 1.0% of the AUM of Series F units of the Fund plus HST .

The Management Agreement will continue in effect unless and until terminated with respect to the Fund on at least 60 days' prior written notice. The Management Agreement may be terminated immediately upon written notice if any party is in breach of its terms and the breach has continued for at least 30 days without being remedied.

Under the Management Agreement, the Manager and its agents are not liable for any loss sustained by reason of the adoption or implementation of any investment policy or the purchase, sale or retention of any portfolio investment on behalf of the Fund. However, this limitation of liability does not protect the Manager against any liability to the Fund or Unitholders by reason of wilful misfeasance, bad faith or negligence in the performance of its duties under the Management Agreement.

Custodian Agreement

The Manager entered into a custodian services agreement with NBCN on July 26, 2004, under which NBCN will act as custodian for the cash and short-term investments of the Fund. For its services, NBCN receives a fee agreed to from time to time by NBCN and the Manager. This fee is borne by the Fund.

Securityholder Services Agreement

The Manager entered into a securityholder services agreement with IFDS on February 17, 2004 to have IFDS act as registrar, transfer agent, order processing and distribution disbursement agent and to perform certain administrative, trust accounting and other services with respect to the Fund. For its services, IFDS receives a fee agreed to from time to time by IFDS and the Manager. This fee is borne by the Fund.

Item 3 Directors, Management, Promoters and Principal Holders

3.1 *Principal Holders*

As of the date of this Offering Memorandum, no person directly or indirectly beneficially owns or controls 10% or more of any series of Units of the Fund.

3.2 *Experience of the Manager and Lead Portfolio Strategist*

The principal of the Manager, who is also the lead portfolio strategist for the Fund, is Clayton Smith, who has a broad background of investment and financing experience. Mr. Smith founded the Manager in 1998 and has been President and Chief Executive Officer since its creation. Prior to that, Mr. Smith was a financial planner for 4 years. Before entering the financial services industry, Mr. Smith served as an officer in the Canadian Armed Forces after attending Royal Military College.

3.3 *Interests of Management and Conflicts of Interest*

As stated, the Manager is engaged in activities as an investment fund manager, portfolio manager, distributor and promoter of Crystal Wealth investment funds and as an exempt market dealer. The Manager and its principals do not devote their time exclusively to the affairs of the Fund and they perform services for other persons and entities including other Crystal Wealth investment funds. The Manager is entitled to receive management and administrative services fees from Crystal Wealth investment funds and other client portfolios. From time to time, investment opportunities and transaction participation may have to be allocated among the investment funds and other client portfolios for which the Manager has

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responsibility. If this were to occur, the Manager will make the appropriate allocations in accordance with its written policies and in a manner which it considers to achieve a fair and equitable result for all affected client portfolios.

In its capacity as an exempt market dealer, the Manager and its dealing representatives may distribute units of the Fund and of other investment funds and pooled investment vehicles managed or sponsored by the Manager. Dealing representatives of the Manager are permitted to charge or receive an up-front placement fee for such distribution, to be negotiated with the investor, but not to exceed 5% of the total subscription amount. If the dealing representative and the investor agree to a placement fee, such fee is deducted and paid to the dealing representative and only the net amount is invested in the Fund. The Manager receives no separate placement fees but does receive a management fee which is charged to the Fund.

In its capacity as a portfolio manager, the Manager may manage the investment portfolios of clients on a discretionary basis, and in so doing may select the Fund or other Crystal Wealth investment funds for such managed accounts.

As described under "Our Business -- Investments in Other Funds Managed by Crystal Wealth", the Fund may invest in other Funds of which the Manager is the trustee and manager, although there is no duplication of management fees.

Due to the relationships described above, **the Fund may be considered to be a related or connected issuer of the Manager under applicable securities legislation.**

Additional information as to real and potential conflicts of interest, and the Manager's policies and procedures for addressing them, including the Manager's co-investment, personal trading, portfolio valuation, brokerage (order flow) allocation and soft dollar policies, are available by contacting the Manager.

3.4 Penalties, Sanctions and Bankruptcy

No director or senior officer or control person of Crystal Wealth or person holding a sufficient number of Units of the Fund to affect materially the control of the Fund has, in the last 10 years, been declared bankrupt or been subject to any penalties or sanctions imposed by a court or regulatory authority or been a director, senior officer or control person of any issuer that has been subject to any penalties or sanctions imposed by a court or by a regulatory authority while the director, officer or control person was a director, officer or control person of such issuer.

Item 4 Securities Offered

4.1 Terms of Securities

The securities being offered under this Offering Memorandum are Series A and Series F Units of the Fund.

Units

An investment in the Fund is represented by Units. The Fund is permitted to have an unlimited number of series of Units and is authorized to issue an unlimited number of Units of each series. All series of Units of the Fund will be invested in the same portfolio of assets. To date, the Fund has created two series of Units – Series A and Series F.

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At a meeting of Unitholders, each Unitholder will have one vote for each dollar value of all Units owned by such Unitholder as determined based on the series net asset value per Unit at the close of business on the record date for voting for such meeting, with no voting rights being attributed to portions of a dollar of such value. Unitholders have limited voting rights.

Unitholders are also entitled to participate pro rata based on the Units held by them in distributions made out of the Fund (other than Management Fee Distributions, as described herein) and, on liquidation of its net assets (on a series by series basis). No certificates are issued by the Fund to represent the outstanding Units. Each Unit is transferable only in accordance with Declaration of Trust and subject to securities legislation, is not subject to future calls or assessments, and entitles the holder to rights of redemption.

Offering Price

The price of the Units of the Fund is an amount equal to the net asset value per Unit (NAVPU) determined from time to time. Currently, the NAVPU will be determined weekly, on the last business day of each week (each, a **Valuation Date**).

The NAVPU will also be determined on the last business day of each month and on any other day as the Manager in its discretion determines, but these dates will not be considered Valuation Dates for the purposes of Unitholder transactions.

4.2 *Computation of Net Asset Values*

The net asset value of the Fund (the NAV) and the net asset value per unit (NAVPU) will be calculated by the Manager or its agent in Canadian dollars on each Valuation Date by taking the value of all assets less the liabilities of the Fund.

In calculating the NAV of the Fund at any time:

- (a) the value of cash, promissory notes, receivables, prepaid expenses, dividends and interest declared or accrued but not yet received, will be deemed to be the face value thereof unless the Manager or its agent considers otherwise;
- (b) the value of treasury bills and other money market instruments will be the cost of such instruments plus the accrued interest up to and including the Valuation Date;
- (c) the value of mortgage loans will be the outstanding principal on the Valuation Date. The Manager will continue to value mortgage loans at their full outstanding principal even if a mortgage is in foreclosure, unless the Manager has incontrovertible proof that the final recovery from the borrower will be less than the outstanding principal, in which case the Manager will accrue a loan loss provision approximately equal to the expected loss on the mortgage;
- (d) the value of any other securities for which there is a published market will be the closing market price for such securities (or if there is no closing price the average of the closing bid and ask prices) on the Valuation Date; provided that if in the opinion of the Manager or its agent, such price does not properly reflect the price which would be received by the Fund upon disposal of the securities, the Manager or its agent may place such value upon such securities as appears to the Manager or its agent to most closely reflect the fair value of such securities;

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- (e) the value of any other property for which a current third party valuation is available will be the value as determined by the third party valuator;
- (f) the value of all other property will be the value that the Manager or its agent determines in its reasonable discretion most accurately reflects its fair value;
- (g) the value of any asset measured in a foreign currency will be calculated by converting the value in the foreign currency into Canadian dollars using the rate of exchange current on the Valuation Date as determined by the Manager or its agent;
- (h) each transaction of purchase or sale of portfolio securities effected by the Fund will be reflected in the computation of the NAV not later than the first computation of such NAV made after the date on which such transaction becomes binding;
- (i) the issue or redemption of Units of the Fund will be reflected in the computation of the NAV no later than the next computation of such NAV made after the time as at which a NAVPU is determined for the purpose of the issue or redemption of the Units of the Fund; and
- (j) liabilities include only those expenses paid or payable by the Fund, including accrued contingent liabilities and management fees where they are known.

The NAVPU will be the NAV of the portfolio assets of the Fund attributable to the series divided by the number of Units of the series outstanding on the relevant Valuation Date.

A NAV will not be calculated if redemptions have been suspended by the Manager.

The value given to any pooled fund investments held by the Fund on a Valuation Date, including an Underlying Crystal Wealth Fund, is derived from the most recent net asset value information available to Crystal Wealth on that Valuation Date. Often, the only valuation information available is an estimate of the net asset value of the applicable pooled fund as of the Valuation Date, which in turn is based on estimated values of the pooled fund's underlying investments. These underlying investments may be difficult to value, as they may be illiquid and may trade infrequently or not at all. In some cases, subsequent information provided by the pooled fund may show an actual value that is different from the estimated value previously provided. No adjustment will be made to the number of Units purchased or redeemed by an investor in the Fund because of the use of estimated values in determining the net asset value of the Fund and the net asset value of each series of Units of the Fund.

4.3 Redemption of Units

A Unitholder may, upon request to the Manager in a manner and form acceptable to the Manager, redeem a portion or all of its Units at a redemption price equal to the NAVPU on the Valuation Date next following the date on which the request for redemption is received by the Manager, less any accrued and applicable fees and taxes. If the request is received by the Manager prior to 4:00 p.m. ET, on a Valuation Date, the redemption will be processed on that Valuation Date. Proceeds of redemption will be paid within three Business Days from such date either by cheque or electronic payment as the Unitholder requests. No interest will be paid to the Unitholder on account of any delay in forwarding the proceeds of redemption to the Unitholder. If Units were purchased by cheque and then redeemed within seven business days of the purchase, the Fund may hold the redemption proceeds until the purchase cheque has cleared, which may take up to 10 business days for cheques drawn on a Canadian chartered bank and up to 45 business days for all other cheques.

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The Manager has the right to cause redemptions of Units to be suspended for the whole or any part of a period during which normal trading is suspended on any exchange or market on which securities representing more than 50% by value or underlying market exposure of the total assets of the Fund are traded. Any redemptions that would otherwise have taken place during the period of suspension will be effected at the close of business on the Valuation Date immediately following the termination of suspension unless, prior to that date, a Unitholder has withdrawn his or her redemption order.

The Manager has the right to cause redemptions of Units to be suspended if it receives redemption requests for Units representing more than the sum of amounts immediately available under the Fund's lines of credit, if any, and any cash on hand, treasury bills, bankers acceptances and other money market instruments (**Cash Equivalents**) that the Fund owns on any given Valuation Date. The purpose of this right is to safeguard against illiquidity in the Fund, and is in place to protect Unitholders who are not redeeming Units from the Fund. Without this right, the Manager could be forced to liquidate a portion of the Fund's portfolio at what could potentially be a reduced value. This right gives the Manager the ability to wait for new subscription proceeds to fund the redemptions; wait for a portion of the portfolio to mature; or effect an orderly sale of a portion of the portfolio. It is the Manager's intention to attempt to maintain a laddered structure to the Fund's portfolio with a portion of the portfolio maturing each month. Any redemptions that would otherwise have taken place during the period of suspension will be effected at the close of business on the Valuation Date immediately following the termination of suspension unless, prior to that date, a Unitholder has withdrawn his or her redemption request.

The Manager may, at any time and from time to time, by giving ten business days prior written notice to Unitholders, redeem all or any portion of the outstanding Units of a series on the next Valuation Date for a redemption price per Unit equal to the NAVPU for Units of that series calculated for such day. Among other reasons, the Manager could exercise this right if a particular series has so few Units outstanding that the Manager in its discretion deems it uneconomic to continue to offer the series. Alternatively, the Manager could exercise this right of redemption for tax purposes.

The Manager is also entitled to require the redemption of all or any part of the Units held by a Unitholder at any time in its discretion.

The Manager is entitled to require the redemption of all of the Units held by a Unitholder at any time that the Unitholder's account falls below \$5,000 in market value. Prior to exercising this right of redemption, the Manager will provide the Unitholder with 10 business days' prior notice to allow such Unitholder an opportunity to increase the value of its account to \$5,000 by purchasing more Units of the Fund.

4.4 *Systematic Withdrawal Plans*

Unitholders may make regular redemptions through a Systematic Withdrawal Plan (**SWP**). Once a SWP is authorized, the Manager will make automatic redemptions from the Unitholder's account according to the schedule chosen by the Unitholder. SWPs are available monthly or quarterly on any Friday of the month or quarter. If the selected Friday is not a business day, the SWP will be run on the Valuation Date immediately preceding it. In addition, all of the conditions, features, fees and charges discussed elsewhere in this Offering Memorandum apply to Units redeemed under the SWP program.

4.5 *Distributions*

The Fund intends to distribute to Unitholders in each taxation year such portion of its net income, including net realized capital gains, as will be sufficient to ensure that the Fund will not be liable for income tax under Part I of the Tax Act for each taxation year. Distributions will be made monthly on the last Friday of the month. If the last Friday of the month is not a Business Day, the distribution will be

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made on the Valuation Date immediately preceding it. In December of each year, the distribution will take place on a date between December 15 and December 31 to be determined by the Manager. The Manager may, at its discretion, decide to distribute to Unitholders a portion of its net income, including net realized capital gains, at other times during the year as well.

The Fund shall deduct or withhold from any distribution to a Unitholder who is, or is deemed to be, a non-resident of Canada for purposes of the Tax Act, or is a partnership that is not a "Canadian partnership" within the meaning of the Tax Act, any taxes or other amounts required to be deducted or withheld therefrom by the Fund under the Tax Act or any other applicable tax legislation. The Fund shall remit such deducted or withheld taxes or other amounts to the appropriate tax authority on behalf of the Unitholder. Any such taxes or other amounts remitted by the Fund shall be considered to have been paid by the Fund to the Unitholder in satisfaction of any distribution to the Unitholder by the Fund.

All distributions made by the Fund to each series of Units will be automatically reinvested in additional Units of the same series at the NAVPU thereof unless a Unitholder elects to receive his or her distribution in cash.

4.6 *Short Term Trading Fee*

In order to protect the interests of the majority of Unitholders of the Fund and to discourage short term trading in the Fund, Unitholders may be subject to a short-term trading fee. If a Unitholder redeems Units within 180 days of such Units having been acquired, the Fund may deduct and retain for the benefit of the remaining Unitholders 5% of the value of the Units redeemed.

4.7 *Restriction on Non-Resident Unitholders*

In order to ensure that the Fund qualifies as a "mutual fund trust" within the meaning of the Tax Act at all times, the Manager has the right, in accordance with the Declaration of Trust governing the Fund, not to accept a subscription for Units from, or issue or register a transfer of Units to, a Unitholder who is, or is deemed to be, a non-resident of Canada for purposes of the Tax Act, or is a partnership that is not a "Canadian partnership" within the meaning of the Tax Act. In addition, under certain circumstances, the Manager may require that such a Unitholder redeem its Units.

4.8 *Fees and Expenses*

Management Fee: The Manager is entitled to charge the Series A Units of the Fund a management fee at a maximum annual rate of 2% plus HST and the Series F Units of the Fund a management fee at a maximum annual rate of 1% plus HST. The base Trailer Fee on Series A Units (as described in Item 6) is paid by the Manager from out of this management fee. The management fee accrues daily and is payable monthly in arrears.

Trustee Fees: Crystal Wealth acts as trustee for the Fund and has chosen not to accept any compensation from the Fund for this service.

Management Fee Distributions: The Manager may, in its sole and absolute discretion, rebate part of its management fee to select Unitholders, effectively reducing the management fee that those Unitholders are paying. The amount of the reduction is distributed by the Fund (the **Management Fee Distribution**) to the investor for whose benefit the fees were reduced. Where applicable, Management Fee Distributions will be calculated on each business day and distributed on a regular basis by the Fund to the applicable investor, generally, first out of the net income of the Fund, including net realized capital gains of the Fund, and then as a return of capital. All Management Fee Distributions will be reinvested in additional

Units of the same series of Units of the Fund unless otherwise requested. The amount of the Management Fee Distribution will generally be treated for purposes of the Tax Act as income, capital gains or return of capital to the Unitholder receiving it.

Operating Expenses: The ongoing expenses of the Fund will be borne by the Fund, including without limitation, trustee fees, the fees and expenses of legal counsel and the Fund's auditors, communications to Unitholders, custodial arrangements, fund accounting fees, registrar and transfer agency fees, administration and recordkeeping, interest, brokerage fees, regulatory fees and taxes of all kinds to which the Fund is or might be subject to. The Fund is required to pay harmonized sales tax (HST) on the management fee and most of the other fees and expenses which it pays.

4.9 Subscription Procedure

Continuous Offering

Units of the Fund are offered on a continuous basis under this Offering Memorandum. This offering is being conducted pursuant to the prospectus exemption available under Section 2.3 (accredited investor) (the **Accredited Investor Exemption**) and Section 2.10 for non-individual investors (minimum amount - \$150,000) (the **\$150,000 Exemption**) of National Instrument 45-106 *Prospectus Exemptions* (NI 45-106).

The Manager may from time to time establish minimum initial investment amounts and minimum additional investment amounts. The Manager may in its discretion waive such minimum requirements on a temporary basis or on a case by case basis.

The Manager reserves the right to accept or reject subscriptions, to change the minimum amounts for investments in the Fund and to discontinue the offering of Units of the Fund at any time and from time to time. Any monies received with rejected subscriptions will be refunded within two business days, without interest or deduction.

Subscriptions may be placed by investors either directly with the Manager or through registered dealers or entities that are exempt from dealer registration. Prospective investors who wish to subscribe for Units must complete, execute and deliver the Subscription Agreement that accompanies this Offering Memorandum to the Manager or their dealer (as appropriate) and tender the subscription amount in a manner acceptable to the Manager. Units will be issued at the NAVPU on the Valuation Date next following receipt by the Manager of a subscription request (unless received on a Valuation Date prior to 4:00 p.m. E.T., in which case the Units will be issued on such Valuation Date). All subscriptions for Units of the Fund must be forwarded by dealers, without charge, the same day that they are received, to the Manager on behalf of the Fund.

A subscriber has the right to cancel the subscription by sending written notice of cancellation before midnight of the second business day after the subscriber signs the Subscription Agreement. Any subscription proceeds received will be held in trust for that period, and will be promptly returned to the subscriber without interest or deduction if the subscriber exercises his or her cancellation rights.

Additional Investments

Additional investments in the Fund are generally permitted in any amount, subject to any minimum holding prescribed from time to time by the Manager. Each additional investment can only be made pursuant to a prospectus exemption which is available at the time of the additional investment. For example, investors purchasing in reliance on the Accredited Investor exemption will be requested to

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represent that they continue to qualify as Accredited Investors at the time of each additional investment. Non accredited corporate investors are able to make additional investments of any amount (subject to minimums prescribed by the Manager) provided that the investor is holding Units of the Fund with an acquisition cost or net asset value of \$150,000 or more.

At the time of making each additional investment in the Fund, each investor will be deemed to have repeated to the Fund the covenants and representations contained in the Subscription Agreement, delivered by the investor to the Fund at the time of the initial purchase.

The Manager reserves the right to change the minimum amount for additional investments in the Fund at any time and from time to time.

Following each purchase of Units, investors will receive written confirmation indicating details of the purchase transaction, including the dollar amount of the purchase order, the net asset value per unit and the number of Units purchased. For additional investments, the written confirmation will indicate the cumulative total of all Units held by the investor.

Pre-authorized Chequing Plan

Provided a Unitholder continues to have the status of an "accredited investor" or otherwise meets the prescribed investment qualifications, Unitholders may make regular purchases through a Pre-authorized Chequing Plan (PAC). Where the Unitholder in an individual investor relying on the Accredited Investor exemption, further arrangements, including the continued or ongoing provision of the prescribed risk acknowledgement form, may be required in order to comply with such exemption. Once a PAC is authorized, the Manager will make automatic withdrawals from the Unitholder's bank account according to the schedule chosen by the Unitholder and invest this sum in Units of the Fund. PAC withdrawals can be made monthly or quarterly, on any Friday in the month or quarter. If the chosen Friday is not a business day, the PAC will run on the next Valuation Date thereafter. In addition, all of the conditions, features, fees and charges discussed elsewhere in this Offering Memorandum apply to Units purchased under the PAC program.

Item 5 Certain Canadian Federal Income Tax Considerations

5.1 *Disclaimer*

An investment in Units of the Fund may give rise to tax consequences for Unitholders under the Tax Act and any applicable provincial, territorial, local or foreign tax laws. Prospective Unitholders are urged to consult with their own tax advisors with respect to the tax consequences of investing in Units of the Fund under the Tax Act and any applicable provincial, territorial, local or foreign tax laws based on their own particular circumstances.

5.2 *Summary of Certain Canadian Federal Income Tax Considerations*

The following is, as of the date of this Offering Memorandum, a general summary of certain Canadian federal income tax considerations generally applicable under the Tax Act to the Fund and Unitholders who at all relevant times, for purposes of the Tax Act, (i) are the beneficial owners of the Units, (ii) are individuals (other than trusts) resident in Canada, (iii) hold their Units as capital property, and (iv) deal at arm's length and are not affiliated with the Fund and its affiliates. Generally, Units will be considered to be capital property to the Unitholder thereof for purposes of the Tax Act provided that they are not held in the course of carrying on a business and have not been acquired in one or more transactions considered to be an adventure or concern in the nature of trade. Certain Unitholders who might not otherwise be

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considered to hold their Units as capital property may, in certain circumstances, be entitled to have their Units, and any other “Canadian security” (as defined in the Tax Act) owned by such Unitholders in the taxation year in which the election is made, and in all subsequent taxation years, treated as capital property by making the irrevocable election permitted by subsection 39(4) of the Tax Act. Unitholders should consult their own tax advisors regarding the potential application and consequences of this election in their particular circumstances.

This summary is not applicable to a Unitholder that has entered or will enter into a “derivative forward agreement” as that term is defined in the Tax Act with respect to the Units. Such Unitholders should consult their own tax advisors.

This summary is based on provisions of the Tax Act in force on the date of this Offering Memorandum and the current published administrative policies and assessing practices of the Canada Revenue Agency (the “CRA”) publicly available prior to the date of this Offering Memorandum. This summary takes into account all specific proposals to amend the Tax Act which have been publicly announced by or on behalf of the Minister of Finance (Canada) prior to the date of this Offering Memorandum (the “**Tax Proposals**”) and assumes that the Tax Proposals will be enacted in their current form. There can be no assurance that any Tax Proposals will be enacted in their current form or at all. Except for the Tax Proposals, this summary does not otherwise take into account or anticipate any changes in law whether by legislative, governmental, or judicial decision or action, or changes in the administrative policies and assessing practices of the CRA. In addition, this summary does not take into account any other federal or any provincial, territorial, local or foreign tax legislation or considerations, which may differ significantly from those discussed herein.

This summary is based on the assumption that the Fund will meet all of the conditions before the 91st day after the end of its first taxation to qualify as a mutual fund trust for purposes of the Tax Act and will validly elect under the Tax Act to be deemed a mutual fund trust from the date it is established until such conditions are met and will continue to qualify at all times as a mutual fund trust for purposes of the Tax Act. This summary is also based on the assumption that the Fund has not been established or will not be maintained primarily for the benefit of non-residents of Canada for purposes of the Tax Act. If the Fund were not to qualify as a mutual fund trust under the Tax Act, then the Canadian federal income tax considerations would be materially different from those described herein.

This summary is not exhaustive of all possible Canadian federal income tax considerations applicable to an investment in Units. Moreover, the income and other tax consequences of acquiring, holding, or disposing of Units will vary depending on the Unitholder’s particular circumstances, including the provinces in which the Unitholder resides or carries on business. Accordingly, this summary is of a general nature only and is not intended to be, nor should it be construed to be, legal or tax advice to any prospective purchaser of Units. Prospective Unitholders should consult their own tax advisors for advice with respect to the tax consequences to them of an investment in Units, based on their particular circumstances.

Status of the Fund

To qualify as a mutual fund trust for purposes of the Tax Act (i) the Fund must be a Canadian resident “unit trust” for purposes of the Tax Act, (ii) the only undertaking of the Fund must be (a) the investing of its fund in property (other than real property or an interest in real property or an immovable or a real right in an immovable), (b) the acquiring, holding, maintaining, improving, leasing or managing of any real property (or interest in real property) or of any immovable (or real right in an immovable) that is capital property of the Fund or (c) any combination of the activities described in (a) and (b), and (iii) the Fund must comply with certain minimum requirements respecting the ownership and dispersal of Units. The

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Fund must also not be established or maintained primarily for the benefit of non-residents of Canada in order to qualify as a mutual fund trust for purposes of the Tax Act. The Manager intends to ensure that the Fund will meet the requirements necessary for it to qualify as a mutual fund trust for purposes of the Tax Act no later than before the 91st day after the end of its first taxation year, that the Fund will validly file an election under the Tax Act to deem the Fund to qualify as a mutual fund trust from the date it is established until such conditions met, and that the Fund will continue to qualify as a mutual fund trust at all times for purposes of the Tax Act.

Taxation of the Fund

The Fund will be subject to tax in each taxation year under Part I of the Tax Act on the amount of its income for the particular year, including interest on loans receivable included in its mortgage portfolio that accrues to it or deemed to accrue to it to the end of each taxation year, except to the extent that such interest was included in computing its income for a preceding taxation year and excluding any interest that accrued prior to the time of acquisition of such loans and including net realized taxable capital gains, less the portion thereof that it claims in respect of amounts paid or payable to Unitholders in the year. It is the Fund's intention to make distributions payable to Unitholders in such amounts in each taxation year and to deduct such amounts in computing its income in each taxation year as will be sufficient to ensure that the Fund will not be liable for income tax under Part I of the Tax Act for each taxation year other than such tax on net realized capital gains that will be recoverable by the Fund in respect of such taxation year by reason of the capital gains refund mechanism under the Tax Act.

In computing its income for tax purposes, the Fund may deduct reasonable administrative and other expenses incurred to earn income, in accordance with the detailed rules under the Tax Act. The Fund may generally deduct the costs and expenses paid by the Fund in respect of the offering of its Units and not reimbursed at a rate of 20% per year, pro-rated where the Fund's taxation year is less than 365 days. Any losses incurred by the Fund may not be allocated to Unitholders but may generally be carried forward and back and deducted in computing the taxable income of the Fund in accordance with detailed rules and limitations in the Tax Act.

In determining the income of the Fund, gains or losses realized upon the disposition or deemed disposition of a loan receivable in its mortgage portfolio will constitute capital gains or losses of the Fund in the taxation year in which realized unless the Fund is considered to be trading or dealing in such loans or otherwise carrying on an investment business of buying and selling loans or the Fund has acquired such loans in a transaction or transactions considered to be an adventure or concern in the nature of trade. The Fund intends to purchase and will purchase loans to be included in its mortgage portfolio with the objective of earning interest over the life of the Fund and will take the position that gains and losses realized on the disposition or deemed disposition thereof are capital gains and capital losses. Upon the disposition or deemed disposition of a loan, the Fund will be required to include in computing its income for the year of disposition or deemed disposition all interest that accrued on such loan from the last interest payment date to the date of disposition except to the extent such interest was included in computing the Fund's income for that or another taxation year and such interest will not be included in the proceeds of disposition for purposes of computing any capital gain or loss.

Upon the actual or deemed disposition of a loan receivable included in the Fund's mortgage portfolio, the Fund will realize a capital gain (or capital loss) to the extent the proceeds of disposition exceed (or are less than) the adjusted cost base of such loans immediately before such disposition and any reasonable costs of disposition. One-half of the amount of any capital gain (a "**taxable capital gain**") realized by the Fund in a taxation year on the disposition or deemed disposition of a loan of the Fund must be included in computing the Fund's income for the year, and one-half of the amount of any capital loss (an "**allowable capital loss**") realized by the Fund in a taxation year must be deducted against capital gains realized by

the Fund in that taxation year. Allowable capital losses for a taxation year in excess of taxable capital gains in that year may be carried back and deducted by the Fund in any of the three preceding taxation years or carried forward and deducted in any subsequent taxation year against net realized taxable capital gains of the Fund in accordance with the provisions of the Tax Act.

The Fund will be entitled, for each taxation year throughout which it is a mutual fund trust, to reduce (or receive a refund in respect of) its liability, if any, for tax on its net realized capital gains by an amount determined under the Tax Act based on the redemptions of its Units during the year ("**capital gains refund**"). The capital gains refund in a particular taxation year may not completely offset the tax liability of the Fund for such taxation year which may arise upon the sale of a loan receivable in connection with a redemption of Units.

Taxation of Unitholders

Unitholders will generally be required to include, in computing their income for a taxation year, the amount of the Fund's net income for the taxation year of the Fund ending in, or coincidently with, the Unitholders' taxation year, including net realizable taxable capital gains, paid or payable to them (including by way of a Management Fee Distribution), whether or not reinvested in additional Units of the Fund or paid in cash or additional Units.

Under the Tax Act, the Fund is permitted to deduct in computing its income for a taxation year an amount that is less than the amount of its distributions for the year in order to enable the Fund to utilize, in the taxation year, losses from prior years without affecting the ability of the Fund to distribute its income annually. Such amount distributed to a Unitholder but not deducted by the Fund will not be included in the Unitholder's income. However, the adjusted cost base (within the meaning of the Tax Act) of the Unitholder's Units will be reduced by such amount (other than the non-taxable portion of the Fund's net realized capital gains as discussed below). Provided that appropriate designations are made by the Fund, such portion of the net realized taxable capital gains of the Fund that is paid or payable to a Unitholder will effectively retain its character and be treated as such in the hands of the Unitholder for purposes of the Tax Act. The non-taxable portion of the Fund's net realized capital gains, the taxable portion of which was designated in respect of a Unitholder in the year, that is paid or payable (whether in cash or additional Units) to the Unitholder in the taxation year will not be included in the Unitholder's income for the year. Such amount, however, will generally reduce the adjusted cost base of the Unitholder's Units. Any distributions by the Fund to a Unitholder by way of a return of capital will not be included in computing the Unitholder's income but will reduce the Unitholder's adjusted cost base of its Units. To the extent that the adjusted cost base of a Unit would otherwise be less than zero, the negative amount will be deemed to be a capital gain realized by the Unitholder from the disposition of the Unit and the Unitholder's adjusted cost base will be increased by the amount of such deemed capital gain.

At the time a purchaser acquires Units of the Fund, the net asset value of the Units may reflect accrued income and capital gains and realized income and capital gains which have not been distributed. When and if such income and capital gains are distributed by the Fund to Unitholders, the income and the taxable portion of the capital gains will have to be included in the purchaser's income.

Any upfront sales charges paid by Unitholders on the acquisition of Units of the Fund are not deductible by Unitholders but can generally be added to the adjusted cost base of the Units purchased. In determining the adjusted cost base of Units for purposes of the Tax Act, the cost of newly-acquired Units must be averaged with the adjusted cost base of all other Units of the Fund held by the Unitholder as capital property at such time. The cost of Units acquired as a distribution of income or capital gains from the Fund will generally be equal to the amount of the distribution. Any additional Units acquired by a Unitholder on the reinvestment of distributions will generally have a cost equal to the amount reinvested.

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Upon the actual or deemed disposition of a Unit, including the redemption of a Unit by the Fund, a capital gain (or a capital loss) will generally be realized to the extent that the proceeds of disposition of the Unit exceed (or are less than) the adjusted cost base of the Unit to the Unitholder immediately before such disposition and any reasonable costs of disposition. Under the Tax Act, one-half of any capital gain ("**taxable capital gain**") realized is generally included in a Unitholder's income and one-half of any capital loss ("**allowable capital loss**") realized must be deducted from taxable capital gains in accordance with the provisions of the Tax Act. Allowable capital losses realized in a particular taxation year in excess of taxable capital gains realized in that year may be carried back and deducted in any of the three preceding taxation years or carried forward and deducted in any subsequent taxation year against taxable capital gains in accordance with the rules in the Tax Act.

In general terms, net income of the Fund paid or payable to a Unitholder that is designated as net realized taxable capital gains as well as taxable capital gains realized by a Unitholder on a disposition or deemed disposition of its Units may increase the Unitholder's liability for alternative minimum tax.

Unitholders will be advised each year of the amount of net income, net realized capital gains and returns of capital paid or payable to them.

5.3 Eligibility for Investment

Provided that (i) the Fund meets the requirements necessary for it to qualify as a mutual fund trust no later than before the 91st day after the end of its first taxation year and validly files an election under the Tax Act to deem the Fund to qualify as a mutual fund trust from the date it is established until such conditions met and (ii) the Fund continues to qualify as a mutual fund trust at all times for purposes of the Tax Act, Units of the Fund should be qualified investments for a registered retirement savings plan ("**RRSP**"), a registered retirement income fund ("**RRIF**"), a deferred profit sharing plan, a registered education savings plans, a registered disability savings plan and a tax-free savings account ("**TFSA**").

Notwithstanding the foregoing, the annuitant of a RRSP or RRIF or the holder of a TFSA will be subject to a penalty tax if Units of the Fund are held in a RRSP, RRIF or TFSA, as the case may be, and are a "prohibited investment" for such RRSP, RRIF or TFSA under the Tax Act. Units of the Fund will not be a prohibited investment for a RRSP, RRIF or TFSA provided the annuitant or holder, as the case may be, deal's at arm's length with the Fund for purposes of the Tax Act and does not have a "significant interest" (as defined in the Tax Act) in the Fund. In addition, Units of the Fund will generally not be a prohibited investment if such Units are "excluded property" as defined in the Tax Act. Unitholders should consult their own tax advisors as to whether Units of the Fund will be a prohibited investment in their particular circumstances.

Item 6 Compensation Paid to Dealers

6.1 Sales Charge

Registered dealers (each, a **Dealer**), whose dealing representatives sell Series A Units of the Fund may, with the agreement of the investor, charge an up-front fee to investors of up to 5% of the total subscription amount. As described under Item 3.3 Interests of Management and Conflicts of Interest, although a placement fee may be charged by a dealing representative of the Manager, the Manager itself does not charge or receive a separate placement fee.

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6.2 Trailer Fees

The Manager will pay a monthly fee (the **Trailer Fee**) to Dealers to compensate the Dealers for ongoing services to their clients in respect of an investment in Series A Units of the Fund. The Trailer Fee is calculated based upon a percentage of the average daily value of the Series A Units of the Fund held by the clients of the Dealers. The Trailer Fee will be paid at a rate of up to 1.0% per annum.

Item 7 Risk Factors

An investment in the Fund involves certain risks. Investors should consider the following risk factors before investing.

7.1 Issuer Risks

General. Although the Fund intends to invest in a diversified portfolio of investments designed to mitigate short-term risk, investing in the Fund entails certain risks and is only suitable for investors who understand and are capable of bearing the risks of an investment in the Fund. All investments in securities, mortgages and other financial instruments risk the loss of invested capital. There is no assurance that the Fund will achieve its overall investment objective. Prospective investors should carefully consider the following risk factors, which do not purport to be a complete list of the potential risks and conflicts of interest involved in an investment in the Fund. The NAVPU will vary directly with the market value and return of the investment portfolio of the Fund.

Fund is not Insured. The assets of the Fund are not insured by any government or private insurer except to the extent portions may be deposited in bank accounts insured by a government agency such as the Canada Deposit Insurance Corporation or the Federal Deposit Insurance Corporation (United States) or with brokers insured by the Canadian Investor Protection Fund, or the Securities Investor Protection Corporation (United States) and such deposits and securities are subject to such insurance coverage (which, in any event, is limited in amount). Therefore, in the event of the insolvency of a depository or custodian, the Fund may be unable to recover all of its funds or the value of its securities so deposited.

Reliance on Crystal Wealth. The Fund will be dependent on the knowledge and expertise of Crystal Wealth for investment advisory and portfolio management services. There is no certainty that the persons who are currently officers and directors of Crystal Wealth will continue to be officers and directors of Crystal Wealth.

Potential Conflicts of Interest. The Manager may also act in the same or similar capacities in respect of other entities. In that event, it may have responsibility for the management of the assets of other entities at the same time as it is managing the Fund's portfolio and may use the same or different information and trading strategies obtained, produced or utilized in managing the portfolio of the Fund. See Item 3, Directors, Management, Promoters and Principal Holders – Interests of Management and Conflicts of Interest.

No involvement by Unaffiliated Selling Agent or Other Professional Representing Unitholders. No securities dealer or selling agent unaffiliated with the Manager was involved with or has made any review or investigation of the terms of this offering, the structure of the Fund or the background or history of the Manager and its principal. No legal counsel, investment dealer, accounting firm or other professional advisor acting on behalf of Unitholders has reviewed the terms of this offering. Consequently, prospective investors are advised to consult their own legal, tax or financial advisors in connection with the purchase of Units.

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Unitholder Liability. Because of uncertainties in the law relating to trusts such as the Fund, there is a risk that a Unitholder could be held personally liable for obligations of the Fund to the extent that claims are not satisfied out of the assets of the Fund. It is intended that the Fund's operations will be conducted in such a way as to minimize any such risk. In particular, the Manager will follow the investment strategy and process of the Fund and will use its best efforts to avoid such liability being placed upon the Unitholders.

Based upon these measures being adhered to by the Fund, it is considered by the Manager that the risk of Unitholder liability is remote in the circumstances. In any event, the risk of personal liability of Unitholders is minimal in view of the large anticipated equity of the Fund relative to its anticipated indebtedness and liabilities, the Fund's investment approach and the intention that any agreement which is related to the borrowing of money by the Fund or the creation of potential liabilities of the Fund include an express disavowal of liability of Unitholders. In the event that a Unitholder should be required to satisfy any obligation of the Fund, such Unitholder will be entitled to reimbursement from any available assets of the Fund. In order to better protect Unitholders from liability, the Fund may elect, without the consent of its Unitholders, to become subject to any new trust legislation that would limit the liability of Unitholders.

7.2 Industry Risks

Leverage. The Fund may directly or indirectly make use of leveraged investments. The use of leverage may increase the Fund's exposure to the risk of losing its capital investment and expose the Fund to additional current expenses. Also, if the Fund's portfolio value drops to the loan value or less, Unitholders could sustain a total loss of their investment.

No Guaranteed Return. There is no guarantee that an investment in Units will earn any positive return in the short or long term.

Redemption Risk. Substantial redemptions of Units could require the Fund to liquidate positions more rapidly than otherwise desirable to raise the necessary cash to fund redemptions and achieve a market position appropriately reflecting a smaller asset base. Such factors could adversely affect the value of the Units redeemed and of the Units that remain outstanding. In accordance with section 4.1, Terms of Securities, the Manager has the right to suspend redemptions in several circumstances as described therein. If the Manager were to exercise this right, Unitholders would not be able to redeem their Units until the suspension is lifted.

Legal, Tax and Regulatory Risks. Legal, tax and regulatory changes or events may occur that could adversely affect the Fund or the Unitholders. In particular, if the Fund experiences a "trust loss restriction event" the Fund (i) will be deemed to have a year-end for tax purposes (which would result in an unscheduled distribution of the Fund's net income and net realized capital gains, if any, at such time to Unitholders so that the Fund would not be liable for income tax on such amounts under Part I of the Tax Act), and (ii) will become subject to the loss restriction rules generally applicable to a corporation that experiences an acquisition of control, including a deemed realization of any unrealized capital losses, inability to carry-forward capital losses, and restrictions on its ability to carry forward non-capital losses. Generally, the Fund would be subject to a loss restriction event if a person becomes a "majority-interest beneficiary", or a group of persons becomes a "majority-interest group of beneficiaries", of the Fund, as those terms are defined in the Tax Act. Generally, a person would be a majority-interest beneficiary of the Fund if it, together with persons and partnerships with whom it is affiliated for purposes of the Tax Act, owns more than 50% of the units of the Fund. The loss restriction event rules include relieving measures for trusts that meet certain conditions.

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Marketability of Units. There is currently no secondary market through which the Units may be sold nor is one expected to develop. Redemptions are permitted only as described herein and there are circumstances in which the Fund may suspend redemptions. Accordingly, Units of the Fund may not be appropriate for investors seeking greater liquidity than weekly. Also, Units are only transferable in limited circumstances with the approval of Crystal Wealth.

7.3 Investment Risks

Performance and Marketability of Underlying Securities. The NAVPU will vary in accordance with the value and the currency of the securities and other investments (including mortgages) held in the Fund's portfolio. There is no market in which some of the securities acquired by the Fund can be sold and, accordingly, there is no assurance that the securities acquired by the Fund can be sold for the values used to calculate the NAVPU.

Nature of the Investments. Investments in securities are affected by general economic conditions and various other factors. The Fund's intended investments are relatively illiquid. This illiquidity will limit the Fund's ability to vary its portfolio promptly in response to changing economic or investment conditions.

Net Asset Value and Estimated Values. A portion of the calculation of the net asset value of the Fund could be based on estimated values provided by underlying funds. These estimated values are, in turn, based on values attributed to the underlying investments held in such funds, which investments may be illiquid and may trade infrequently or not at all. No adjustments will be made to the number of Units purchased or redeemed by an investor in a Fund because of the use of estimated values in determining the net asset value of a Fund, even if the estimated values that are used in calculating such net asset value are subsequently determined to differ significantly from the final values eventually obtained in respect of the underlying funds.

Lack of Suitable Investments. The ability of the Manager to make investments in accordance with the Fund's objectives and investment policies depends upon the availability of suitable investments and the amount of funds available. There can be no assurance that securities with suitable yields to meet the Fund's objective will be available.

Another factor that could influence the availability of suitable infrastructure debt assets and the yields available thereon is the amount of competition that may enter this lending area during the coming years. While the Manager does not anticipate a significant increase in competition in the markets in which it intends to invest, there can be no assurance that it will not happen.

Item 8 Reporting to Unitholders

If a Unitholder has purchased Units through a Dealer, the Dealer is obliged to provide the Unitholder with account statements regarding their investment in the Fund. Unitholders who have purchased the Fund directly from the Manager will receive an annual and semi-annual account statement showing the Units held by them and any transactions for the preceding period. Investors who purchase Units directly from the Manager will also receive confirmation of their trade from the Manager.

In addition, Unitholders will receive the applicable tax form(s) identifying the Unitholder's distributions (including income, taxable capital gains and returns of capital).

The fiscal year end of the Fund is December 31. Unitholders have the right to elect to receive audited annual financial statements and unaudited semi-annual financial statements. An election request will be sent out annually and the Unitholder's choice will remain in effect for the following year.

Item 9 Other Disclosures

9.1 *Forward Looking Information*

The foregoing disclosure of investment objectives and strategies may constitute "forward-looking information" for the purpose of Ontario securities legislation, as it contains statements of the intended course of conduct and future operations of the Fund. These statements are based on assumptions made by the Manager of the success of its investment strategies in certain market conditions, relying on the experience of the Manager's officers and employees and their knowledge of historical economic and market trends. Investors are cautioned that the assumptions made by the Manager and the success of its investment strategies are subject to a number of mitigating factors. Economic and market conditions may change, which may materially impact the success of the Manager's intended strategies as well as its actual course of conduct. Investors are urged to Item 7, "Risk Factors" for a discussion of other factors that will impact the operations and success of the Fund.

9.2 *Anti Money-Laundering Legislation*

The Manager is required to comply with all applicable laws, regulations and administrative pronouncements concerning money laundering and other criminal activities (**Anti-Money Laundering Laws**), which includes implementing specific measures to detect and deter money laundering and financing of terrorist activity. Unitholders may be required to provide additional information regarding the Unitholder or their beneficial owner(s) or other information that the Manager deems necessary or advisable to ensure compliance with all Anti-Money Laundering Laws. Additional information is in the subscription agreement.

If the Manager is aware or suspects that a Unitholder is engaged in money laundering or if otherwise required by Anti-Money Laundering Laws, the Manager may undertake appropriate actions to ensure that the Fund or the Manager are in compliance with all such Anti-Money Laundering Laws. The Fund or the Manager may release confidential information about a Unitholder and, if applicable, any underlying beneficial owner(s), to governmental authorities. This reporting will not be a breach of privacy laws as it is required by law.

9.3 *Collection of Personal Information*

By subscribing for Units in the Funds, the Unitholder acknowledges that its name, residential address and telephone number and other specified information, including the number of Units it has purchased and the aggregate purchase price paid by the Unitholder, may be disclosed to Canadian securities regulatory authorities and other authorities governing the operations of the Fund and the Manager, and may therefore become available to the public in accordance with requirements of applicable Canadian laws. By subscribing for Units in the Funds, the Unitholder shall authorize such indirect collection of personal information.

9.4 *FATCA*

Under U.S. withholding tax and reporting requirements, commonly referred to as the Foreign Account Tax Compliance Act ("FATCA"), non-U.S. financial entities are required to collect information from their clients and directly or indirectly provide that information to the U.S. Internal Revenue Service (the

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“IRS”) in order to avoid a 30% U.S. withholding tax on payments of U.S. source income and gross proceeds. Canada enacted Part XVIII (“**Part XVIII**”) of the Tax Act and signed an Intergovernmental Agreement with the U.S. for the Enhanced Exchange of Tax Information under the Canada-U.S. Tax Convention to achieve the U.S. objectives of FATCA in a manner that is consistent with Canada’s privacy and other laws. Unitholders will generally be required to provide to their financial advisor or dealer information related to their citizenship or residence for tax purposes and, if applicable, their U.S. federal tax identification number. If Unitholders do not provide that information or are identified as a U.S. citizen (including a U.S. citizen living in Canada) or a U.S. resident, details of the Unitholder’s investment in the Fund will generally be reported to the CRA unless Units are held in a registered plan.

The CRA has agreed to provide the information to the IRS. If a Unitholder does not provide the information required to comply with obligations under Part XVIII, the Unitholder’s Units may be redeemed. Unitholders should consult with their own tax advisors regarding the possible implications of FATCA for them and their investments.

9.5 *Restrictions on Transfer and Resale*

Because the Units are offered on a private placement basis in reliance on prospectus exemptions, they are generally not transferable, are subject to regulatory resale restrictions and may only be transferred from one holder to another with the written consent of the Manager. Applicable securities laws provide that securities purchased under a prospectus exemption may not be resold except on expiry of statutory hold periods or otherwise in compliance with such laws. However, Units are redeemable at net asset value, as described under Item 4.3 Redemption of Units.

9.6 *Language of Documents*

By receiving this document, you hereby confirm that you have expressly requested that all documents evidencing or relating in any way to the sale of securities described herein (including for greater certainty any purchase confirmation or notice) be drawn up in the English language only. Par la reception de ce document, chaque investisseur confirme par les présentes qu’il a expressément exigé que tous les documents faisant foi ou se rapportant de quelque manière que ce soit à la vente des valeurs mobilières décrites aux présentes (incluant, pour plus de certitude, toute confirmation d’achat ou tout avis) soient rédigés en anglais seulement.

Item 10 **Purchasers’ Rights**

10.1 *Understanding your Rights*

If you purchase these securities you will have certain rights, some of which are described below. For information about your rights you should consult a lawyer.

10.2 *Two Day Cancellation Right*

You can cancel your agreement to purchase these securities. To do so, you must send a notice to the Manager by midnight on the 2nd business day after you sign the agreement to buy the securities.

10.3 Statutory and Contractual Rights of Action in the Event of a Misrepresentation

Subscribers in British Columbia

If there is a misrepresentation in this Offering Memorandum, subscribers resident in British Columbia will have a statutory right to sue:

- (a) the Fund to cancel your agreement to buy these securities, or
- (b) the Fund, the Trustee at the date of the Offering Memorandum or any amendment thereto and every person who signs the Offering Memorandum or any amendment thereto for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 180 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of 180 days after learning of the misrepresentation and three (3) years after you signed the agreement to purchase the securities.

All subscribers in British Columbia shall have these rights, regardless of whether the subscriber relies on the Accredited Investor Exemption or the \$150,000 Exemption.

Subscribers in Alberta

If there is a misrepresentation in this Offering Memorandum, subscribers resident in Alberta will have a statutory right to sue:

- (a) the Fund to cancel your agreement to buy these securities, or
- (b) the Fund, the Trustee at the date of the Offering Memorandum or any amendment thereto and every person who signs the Offering Memorandum or any amendment thereto for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 180 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of 180 days after learning of the misrepresentation and three (3) years after you signed the agreement to purchase the securities.

All subscribers in Alberta shall have these rights, regardless of whether the subscriber relies on the Accredited Investor Exemption or the \$150,000 Exemption.

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Subscribers in Saskatchewan

If there is a misrepresentation in this Offering Memorandum, subscribers resident in Saskatchewan will have a statutory right to sue:

- (a) the Fund to cancel your agreement to buy these securities, or
- (b) the Fund, the Promoter and Trustee at the date of the Offering Memorandum or any amendment thereto, every person or company whose consent has been filed with the Offering Memorandum (but only with respect to reports, opinions or statements that have been made by them), every person who signs the Offering Memorandum or any amendment thereto, and every person or company that sells the securities on behalf of the Fund under the Offering Memorandum for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 180 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of one (1) year after learning of the misrepresentation and six (6) years after you signed the agreement to purchase the securities.

Subscribers in Manitoba

If there is a misrepresentation in this Offering Memorandum, subscribers resident in Manitoba have a statutory right to sue:

- (a) the Fund to cancel your agreement to buy these securities, or
- (b) the Fund, the Trustee at the date of the Offering Memorandum or any amendment thereto and every person who signs the Offering Memorandum or any amendment thereto for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 180 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of 180 days after learning of the misrepresentation and two (2) years after you signed the agreement to purchase the securities.

Subscribers in Ontario

If there is a misrepresentation in this Offering Memorandum, subscribers resident in Ontario will have a statutory right to sue the Fund:

- (a) to cancel your agreement to buy these securities, or

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- (b) for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 180 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of 180 days after learning of the misrepresentation and three (3) years after you signed the agreement to purchase the securities.

Subscribers in New Brunswick

If there is a misrepresentation in this Offering Memorandum, subscribers resident in New Brunswick will have a statutory right to sue:

- (a) the Fund to cancel your agreement to buy these securities, or
- (b) the Fund, the Trustee at the date of the Offering Memorandum or any amendment thereto and every person who signs the Offering Memorandum or any amendment thereto for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 180 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of 180 days after learning of the misrepresentation and three (3) years after you signed the agreement to purchase the securities.

Subscribers in Nova Scotia

If there is a misrepresentation in this Offering Memorandum, subscribers resident in Nova Scotia will have a statutory right to sue:

- (a) to cancel your agreement to buy these securities, or
- (b) for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 120 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of 120 days after learning of the misrepresentation and three (3) years after you signed the agreement to purchase the securities.

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Subscribers in Prince Edward Island, Yukon, Northwest Territories or Nunavut

If there is a misrepresentation in this Offering Memorandum, subscribers resident in Prince Edward Island, Yukon, Northwest Territories or Nunavut will have a statutory right to sue:

- (a) the Fund to cancel your agreement to buy these securities, or
- (b) the Fund, the Trustee at the date of the Offering Memorandum or any amendment thereto and every person who signs the Offering Memorandum or any amendment thereto for damages.

This statutory right to sue is available to you whether or not you relied on the misrepresentation. However, there are various defences available to the persons or companies that you have a right to sue. In particular, they have a defence if you knew of the misrepresentation when you purchased the securities.

If you intend to rely on the rights described in (a) or (b) above, you must do so within strict time limitations. You must commence your action to cancel the agreement within 180 days after you signed the agreement to purchase the securities. You must commence your action for damages within the earlier of 180 days after learning of the misrepresentation and three (3) years after you signed the agreement to purchase the securities.

10.4 General

The foregoing summaries are subject to any express provisions of the securities legislation of each offering jurisdiction and the regulations, rules and policy statements thereunder and reference is made thereto for the complete text of such provisions.

The rights of action described herein are in addition to and without derogation from any other right or remedy that the purchaser may have at law.

Item 11 Financial Statements

Completed financial statements for the Fund are available on the Manager's website www.crystalwealth.com and upon request from the Manager.

This is Exhibit "96" referred to
in the Affidavit of Michael Ho
sworn before me, this
17th day of April, 2017


A COMMISSIONER FOR TAKING AFFIDAVITS

Lily Julia Ho, a Commissioner, etc.,
Province of Ontario, for the Government of Ontario,
Ontario Securities Commission.
Expires May 31, 2017.

EML0001534/1

From: "Clayton Smith" <claytons@crystalwealth.com>
To: "Scott Whale" <scottw@crystalwealth.com>
"Al Housego" <alh@crystalwealth.com>
"Dale Wells" <dalew@crystalwealth.com>
"Jeffrey Mushaluk" <jeffreym@crystalwealth.com>
CC: "Joanne Bentley" <joanneb@crystalwealth.com>
Date: 09/12/2016 11:53:13 AM
Subject: Crystal Wealth Media Strategy

No need to respond to this email, but I wanted to discuss it on Friday on our call and wanted to give you the information prior to the call so you can ponder.

We launched F Class versions of both mortgage, media, medical and infrastructure funds on Friday and \$2.8 million was invested for 69 clients by a third party broker in the Media Fund.

I know we discussed this briefly at the Edmonton meeting and shortly thereafter, but I wanted to revisit the idea of using part of new \$ in the fund to invest in new loans and part to satisfy your desired redemptions. Here is my thinking:

I know you all want your redemptions as quickly as possible so it would seem to make sense to devote all available \$ in the fund to satisfying those redemptions.

However, with more new brokers looking at the fund and starting to devote client money to it, there will be enhanced scrutiny and questions about new deals we are doing (I am already getting these questions from the third party marketing firm and the broker that allocated the money on Friday).

If I tell them we aren't doing any new deals because all the money is going to redemptions, I fear the flow of new money will dry up pretty quickly and there's a risk that the money that has come in will flow back out.

I think that if we use half of this new money to satisfy redemptions and put half towards new deals, we can show continued new activity in the fund and have stories for the marketing firm to talk about and I think this will increase the flow of new money to the fund which will result in us being able to fund your desired redemptions more quickly.

If you require any further information prior to the call, please let me know.

Thank you,

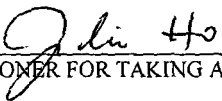
Clayton Smith, CAIA
Chief Executive Officer
Crystal Wealth
3385 Harvester Road, Suite 200
Burlington, ON L7N 3N2
(P) 905-332-4414
(C) 905-517-6172
(F) 905-332-6028
(TF) 877-299-2854

www.crystalwealth.com <<http://www.crystalwealth.com/>>

EML0001534/2

If you no longer wish to receive electronic communications from Crystal Wealth, please reply with UNSUBSCRIBE as the subject.

This is Exhibit "97" referred to
in the Affidavit of Michael Ho
sworn before me, this
17th day of April , 2017


A COMMISSIONER FOR TAKING AFFIDAVITS

Lily Julia Ho, a Commissioner, etc.,
Province of Ontario, for the Government of Ontario,
Ontario Securities Commission.
Expires May 31, 2017.

Media Fund Purchases September 9 and 16, 2016 (Prepared based on EML2381)									
Account	First Name 1	Last Name 1	Broker Name	Fund	TXN Date	Units	Price	Gross Amt	Net Amt
6614001		166497 CANADA INC	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	1745.0000	10.00000000	17,450.00	17,450.00
6623001		2640 3402 QUEBEC INC	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	6870.0000	10.00000000	68,700.00	68,700.00
6597001		3308812 CANADA INC.	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	31245.0000	10.00000000	312,450.00	312,450.00
6601001		3467023 CANADA INC	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	48800.0000	10.00000000	488,000.00	488,000.00
6616001		4445881 CANADA INC	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	13200.0000	10.00000000	132,000.00	132,000.00
6615001		9151-3556 QUEBEC INC	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	9550.0000	10.00000000	95,500.00	95,500.00
6607001		9204-5319 QUEBEC INC	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	1525.0000	10.00000000	15,250.00	15,250.00
6602001		9204-5343 QUEBEC INC	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	3772.5000	10.00000000	37,725.00	37,725.00
6631001	PIERRE	BARBAGALLO	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	1985.0000	10.00000000	19,850.00	19,850.00
6643001	FRANCOIS	BLAIN	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	3500.0000	10.00000000	35,000.00	35,000.00
6642001	LINE	BRENNAN	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	1826.0000	10.00000000	18,260.00	18,260.00
6611001	MICHEL	BRULE	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	2750.0000	10.00000000	27,500.00	27,500.00
6598001	ANGELA	CECHETTO	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	3725.0000	10.00000000	37,250.00	37,250.00
6619001	ANGELA	CECHETTO	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	1747.0000	10.00000000	17,470.00	17,470.00
6654001	COLETTE	CHARBONNEAU	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	1182.0000	10.00000000	11,820.00	11,820.00
6653001		CLINIQUE DENTAIRE ET D'IMPLANTOLOGIE BAY	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	5794.0000	10.00000000	57,940.00	57,940.00
6645001	JEAN	CODERE	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	2880.0000	10.00000000	28,800.00	28,800.00
6633001	MANON	COURTEAU	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	1631.0000	10.00000000	16,310.00	16,310.00
6624001	GUY	COUTURE	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	1781.0000	10.00000000	17,810.00	17,810.00
6648001	MICHEL	DAMPHOUSSE	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	3360.0000	10.00000000	33,600.00	33,600.00
6668001	MICHEL	DAMPHOUSSE	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	1035.0000	10.00000000	10,350.00	10,350.00
6657001		DANIEL ROUILLIER INC	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	1130.0000	10.00000000	11,300.00	11,300.00
6628001	PIERRE	DION	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	1966.0000	10.00000000	19,660.00	19,660.00
6658001	GUY	DUBUC	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	1004.0000	10.00000000	10,040.00	10,040.00
6666001	CYNTHIA	GEIRING	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	1990.0000	10.00000000	19,900.00	19,900.00
6651001	DANIELLE	GEOFFRION	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	977.0000	10.00000000	9,770.00	9,770.00
6599001		GESTION OLIVAR INC	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	2585.0000	10.00000000	25,850.00	25,850.00
6650001	MONIQUE	GREGOIRE	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	648.0000	10.00000000	6,480.00	6,480.00
6603001	MARC-ANDRÉ	GRIGNON	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	3220.0000	10.00000000	32,200.00	32,200.00
6632001	MARC-ANDRÉ	GRIGNON	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	2634.0000	10.00000000	26,340.00	26,340.00
6644001		GROUPE B/G (DPSF) INC	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	1813.0000	10.00000000	18,130.00	18,130.00
6635001	MICHELLE	HARPER	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	1438.0000	10.00000000	14,380.00	14,380.00
6661001	SHIRLEY	HICKS CRAIG	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	1060.0000	10.00000000	10,600.00	10,600.00
6634001	GILLES	JOLICOEUR	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	1444.0000	10.00000000	14,440.00	14,440.00
6656001		JULIMAT CAPITAL INC.	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	5019.0000	10.00000000	50,190.00	50,190.00
6609001	ASHA	KHARE	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	2415.0000	10.00000000	24,150.00	24,150.00
6655001	ASHA	KHARE	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	2124.0000	10.00000000	21,240.00	21,240.00
6663001	JOAN	KIRBY	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	1320.0000	10.00000000	13,200.00	13,200.00
6637001	PRAXÈDE	LEVESQUE	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	3070.0000	10.00000000	30,700.00	30,700.00
6612001		LA BOITE A PROJETS INC	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	2130.0000	10.00000000	21,300.00	21,300.00
6620001	PIERRE	LALANDE	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	2380.0000	10.00000000	23,800.00	23,800.00
6636001	CHANTAL	LAMOTHE	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	4423.0000	10.00000000	44,230.00	44,230.00
6662001	IRIS	LE SIEUR	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	1937.0000	10.00000000	19,370.00	19,370.00
6652001	CHRISTIANE	LECLERC	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	2114.0000	10.00000000	21,140.00	21,140.00
6659001	MIREILLE	LECLERC	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	1853.0000	10.00000000	18,530.00	18,530.00
6622001	ROBERT	LEGAULT	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	3444.0000	10.00000000	34,440.00	34,440.00
6660001	PHILIPPE	MARCOTTE	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	1215.0000	10.00000000	12,150.00	12,150.00
6641001	FRANCINE	MENARD	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	2496.0000	10.00000000	24,960.00	24,960.00
6626001	ANNA	MINOTTI	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	1723.0000	10.00000000	17,230.00	17,230.00

Media Fund Purchases									
September 9 and 16, 2016									
(Prepared based on EML2381)									
Account	First Name 1	Last Name 1	Broker Name	Fund	TXN Date	Units	Price	Gross Amt	Net Amt
6667001	MARCO	OTTONI	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	1562.0000	10.00000000	15,620.00	15,620.00
6630001	MICHELLE	PARF	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	3265.0000	10.00000000	32,650.00	32,650.00
6665001	JOAN	POWER	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	1235.0000	10.00000000	12,350.00	12,350.00
6639001	SANDRA	PRILLO	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	2668.0000	10.00000000	26,680.00	26,680.00
6604001		PRODUCTIONS ALEXIS LE TROTTEUR	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	7620.0000	10.00000000	76,200.00	76,200.00
6640001		PRODUCTIONS VINCENT DAVY INC	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	1700.0000	10.00000000	17,000.00	17,000.00
6664001	JENNIFER	REDMAN	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	954.0000	10.00000000	9,540.00	9,540.00
6605001	MYLENE	RICARD	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	6140.0000	10.00000000	61,400.00	61,400.00
6625001	SUZANNE	ROY-GIRARD	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	4376.0000	10.00000000	43,760.00	43,760.00
6629001	SUSAN	SHAW	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	6916.0000	10.00000000	69,160.00	69,160.00
6594001	ANIL	SINGH	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	2900.0000	10.00000000	29,000.00	29,000.00
6649001	WILLIAM	SMITH	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	1652.0000	10.00000000	16,520.00	16,520.00
6608001		SOCIETE DE GESTION DEROMYVAL INC	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	3432.5000	10.00000000	34,325.00	34,325.00
6610001	GILLES	STE-CROIX	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	2755.0000	10.00000000	27,550.00	27,550.00
6638001	DANIELLE	SURPRENANT	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	2260.0000	10.00000000	22,600.00	22,600.00
6647001	MARC	SUYS	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	4608.0000	10.00000000	46,080.00	46,080.00
6621001	YVES	THEBERGE	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	2967.0000	10.00000000	29,670.00	29,670.00
6627001	MONIQUE	VOYER	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	1272.0000	10.00000000	12,720.00	12,720.00
6646001	NICOLE	VOYNAUD	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	5171.0000	10.00000000	51,710.00	51,710.00
6600001	RICHARD	WOOD	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	10250.0000	10.00000000	102,500.00	102,500.00
6410001	KAILA	WEIN	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	1480.7152	10.13024000	15,000.00	15,000.00
5821001	NICK	ASSAD	NBCN INC	Crystal Wealth Media strategy	09/09/2016	9.8714	10.13024000	100.00	100.00
5312001	AGATHA	BIS	NBCN INC	Crystal Wealth Media strategy	09/09/2016	148.0715	10.13024000	1,500.00	1,500.00
5313001	AGATHA	BIS	NBCN INC	Crystal Wealth Media strategy	09/09/2016	49.3572	10.13024000	500.00	500.00
5314001	AGATHA	BIS	NBCN INC	Crystal Wealth Media strategy	09/09/2016	20.5652	10.13024000	208.33	208.33
3829001	BLAINE	FROATS	NBCN INC	Crystal Wealth Media strategy	09/09/2016	19742.8689	10.13024000	200,000.00	200,000.00
5006001	MARK	HANSON	NBCN INC	Crystal Wealth Media strategy	09/09/2016	39.4857	10.13024000	400.00	400.00
4952001	TAMERA	HANSON	NBCN INC	Crystal Wealth Media strategy	09/09/2016	39.4857	10.13024000	400.00	400.00
3810001	RICHARD	HEAL	NBCN INC	Crystal Wealth Media strategy	09/09/2016	9.8714	10.13024000	100.00	100.00
6523001	TIM	JOHNSTON	NBCN INC	Crystal Wealth Media strategy	09/09/2016	5.7580	10.13024000	58.33	58.33
3494001	TAMI	LENSER	NBCN INC	Crystal Wealth Media strategy	09/09/2016	19.7429	10.13024000	200.00	200.00
6582001	DOUG	MACKENZIE	NBCN INC	Crystal Wealth Media strategy	09/09/2016	4442.1455	10.13024000	45,000.00	45,000.00
5053001	LAUREL	MUSHALUK	NBCN INC	Crystal Wealth Media strategy	09/09/2016	4.9357	10.13024000	50.00	50.00
3503001	RYAN	NITCHIE	NBCN INC	Crystal Wealth Media strategy	09/09/2016	19.7429	10.13024000	200.00	200.00
5033001	TANNER	PETRIE	NBCN INC	Crystal Wealth Media strategy	09/09/2016	19.7429	10.13024000	200.00	200.00
6593001	KIMBERLY	POIRIER	NBCN INC	Crystal Wealth Media strategy	09/09/2016	182.3511	10.13024000	1,847.26	1,847.26
6557001	STEVEN	RATUSZNY	NBCN INC	Crystal Wealth Media strategy	09/09/2016	2.4679	10.13024000	25.00	25.00
6571001	STEVEN	RATUSZNY	NBCN INC	Crystal Wealth Media strategy	09/09/2016	4.9357	10.13024000	50.00	50.00
5365001	CHRISTOPHER	SINNOTT	NBCN INC	Crystal Wealth Media strategy	09/09/2016	4.9357	10.13024000	50.00	50.00
6587001	RYAN	WAINES	NBCN INC	Crystal Wealth Media strategy	09/09/2016	493.5717	10.13024000	5,000.00	5,000.00
5040001	KARYN	WEHNER	NBCN INC	Crystal Wealth Media strategy	09/09/2016	9.8714	10.13024000	100.00	100.00
4979001	JASON	WIZNIAK	NBCN INC	Crystal Wealth Media strategy	09/09/2016	4.9357	10.13024000	50.00	50.00
4980001	JODEY	WIZNIAK	NBCN INC	Crystal Wealth Media strategy	09/09/2016	7.4036	10.13024000	75.00	75.00
					09/09/2016 Total			3,102,903.92	3,102,903.92
6703001	KIM	GALEA	NBCN INC	Crystal Wealth Media strategy	16/09/2016	1428.4757	10.15068000	14,500.00	14,500.00
6325001	MIKE	KARI	NBCN INC	Crystal Wealth Media strategy	16/09/2016	5.9109	10.15068000	60.00	60.00
6742001	MARC	LE SIEUR	GMP SECURITES L.P.	Crystal Wealth Media strategy	16/09/2016	1728.1462	10.02230000	17,320.00	17,320.00
6709001	HELEN	MCNANEY	NBCN INC	Crystal Wealth Media strategy	16/09/2016	591.0934	10.15068000	6,000.00	6,000.00
6557001	STEVEN	RATUSZNY	NBCN INC	Crystal Wealth Media strategy	16/09/2016	2.4629	10.15068000	25.00	25.00

Media Fund Purchases									
September 9 and 16, 2016									
(Prepared based on EML2381)									
Account	First Name 1	Last Name 1	Broker Name	Fund	TXN Date	Units	Price	Gross Amt	Net Amt
6669001	KELLY	SENIKE	GMP SECURITES L.P.	Crystal Wealth Media strategy	16/09/2016	19703.1135	10.15068000	200,000.00	200,000.00
6698001	GARY	YEARWOOD	NBCN INC	Crystal Wealth Media strategy	16/09/2016	68.4585	10.15068000	694.90	694.90
					16/09/2016 Total			238,599.90	238,599.90

This is Exhibit "98" referred to
in the Affidavit of Michael Ho
sworn before me, this
17th day of April, 2017


A COMMISSIONER FOR TAKING AFFIDAVITS

Lily Julia Ho, a Commissioner, etc.,
Province of Ontario, for the Government of Ontario,
Ontario Securities Commission.
Expires May 31, 2017.

Media Fund Redemptions										
September 9 and 16, 2016										
(Prepared based on EML2381)										
Account	First Name 1	Last Name 1	Broker	Broker Name	Fund	TXN Date	Units	Price	Gross Amt	Net Amt
5254001		ACM GROWTH FUND	9822	NBCN INC	Crystal Wealth Media strategy	09/09/2016	-3862.2974	10.13024000	-39,126.00	-39,126.00
4850001	MICHAEL	BARKER	9822	NBCN INC	Crystal Wealth Media strategy	09/09/2016	-39.8845	10.13024000	-404.04	-404.04
4662001	DELORES	COUCH	9822	NBCN INC	Crystal Wealth Media strategy	09/09/2016	-17.0628	10.13024000	-172.85	-172.85
3338001		CRYSTAL WEALTH ENLIGHTENED	9822	NBCN INC	Crystal Wealth Media strategy	09/09/2016	-6131.3454	10.13024000	-62,112.00	-62,112.00
5557001		CRYSTAL WEALTH RETIREMENT	9822	NBCN INC	Crystal Wealth Media strategy	09/09/2016	-7635.5545	10.13024000	-77,350.00	-77,350.00
5407001		ESTATE OF STEPHEN HEAL	9822	NBCN INC	Crystal Wealth Media strategy	09/09/2016	-5972.4073	10.13024000	-60,501.92	-60,501.92
6444001	DIANE	FURLONG	9822	NBCN INC	Crystal Wealth Media strategy	09/09/2016	-34.5500	10.13024000	-350.00	-350.00
6460001	AGNES	GALEA	9822	NBCN INC	Crystal Wealth Media strategy	09/09/2016	-19.7429	10.13024000	-200.00	-200.00
5927001	HUGH	MCCURRACH	9822	NBCN INC	Crystal Wealth Media strategy	09/09/2016	-184.5958	10.13024000	-1,870.00	-1,870.00
5594001	DEWAYNE	MCFADDEN	9822	NBCN INC	Crystal Wealth Media strategy	09/09/2016	-39.4857	10.13024000	-400.00	-400.00
6454001	RICK	MCMARTIN	9822	NBCN INC	Crystal Wealth Media strategy	09/09/2016	-27.1464	10.13024000	-275.00	-275.00
4613001	LAVERNE	NEUFELD	9822	NBCN INC	Crystal Wealth Media strategy	09/09/2016	-103.6501	10.13024000	-1,050.00	-1,050.00
5767001	PAMELA	TOMPSON	9822	NBCN INC	Crystal Wealth Media strategy	09/09/2016	-49.3572	10.13024000	-500.00	-500.00
5792001	ROBERT	TOMPSON	9822	NBCN INC	Crystal Wealth Media strategy	09/09/2016	-9.8714	10.13024000	-100.00	-100.00
						09/09/2016 Total			-244,411.81	-244,411.81
5254001		ACM GROWTH FUND	9822	NBCN INC	Crystal Wealth Media strategy	16/09/2016	-54204.3489	10.15068000	-550,211.00	-550,211.00
5697001	ELSPETH	BOWERS	9822	NBCN INC	Crystal Wealth Media strategy	16/09/2016	-98.5156	10.15068000	-1,000.00	-1,000.00
6598001	ANGELA	CECHETTO	7673	GMP SECURITES L.P.	Crystal Wealth Media strategy	16/09/2016	-997.7750	10.02230000	-10,000.00	-10,000.00
3338001		CRYSTAL WEALTH ENLIGHTENED	9822	NBCN INC	Crystal Wealth Media strategy	16/09/2016	-64349.4945	10.15068000	-653,191.13	-653,191.13
5557001		CRYSTAL WEALTH RETIREMENT	9822	NBCN INC	Crystal Wealth Media strategy	16/09/2016	-114940.5754	10.15068000	-1,166,725.00	-1,166,725.00
5055001	TERESA	DUCHARME	9822	NBCN INC	Crystal Wealth Media strategy	16/09/2016	-98.5156	10.15068000	-1,000.00	-1,000.00
5055001	TERESA	DUCHARME	9822	NBCN INC	Crystal Wealth Media strategy	16/09/2016	-492.5778	10.15068000	-5,000.00	-5,000.00
6282001	MIKE	KARI	9822	NBCN INC	Crystal Wealth Media strategy	16/09/2016	-1231.4446	10.15068000	-12,500.00	-12,500.00
6487001	CHARLES	QUESNEL	9822	NBCN INC	Crystal Wealth Media strategy	16/09/2016	-147.7734	10.15068000	-1,500.00	-1,500.00
5794001	GARY	SMITH	9822	NBCN INC	Crystal Wealth Media strategy	16/09/2016	-14.5320	10.15068000	-147.51	-147.51
						16/09/2016 Total			-2,401,274.64	-2,401,274.64

This is Exhibit "99" referred to
in the Affidavit of Michael Ho
sworn before me, this
17th day of April , 2017


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Lily Julia Ho, a Commissioner, etc.,
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Ontario Securities Commission.
Expires May 31, 2017.



NBCN Inc.
The Exchange Tower
130 King Street West
Suite 3000, P.O. Box 21
Toronto, ON M5X 1J9

Member:
Canadian Investor Protection Fund
Investment Industry Regulatory Organization of Canada

Portfolio statement

Statement for the Period:
September 1 to September 30, 2016

CRYSTAL WEALTH MEDIA STRATEGY
A MUTUAL FUND TRUST
3385 HARVESTER RD SUITE 200
BURLINGTON ON L7N 3N2

Your Investment Advisor:
CRYSTAL WEALTH
3385 HARVESTER ROAD
SUITE 200
BURLINGTON, ON L7N 3N2

PORTFOLIO SUMMARY

		Last period: August 31, 2016	This period: September 30, 2016		
Account type	Account number	Total cash and securities	Cash (\$)	Securities (\$)	Total cash and securities (\$)
CAD MARGIN	27Q003E	63,732.47	1,782,122.73	961,000.63	2,743,123.36
USD MARGIN	27Q003F	141.06	22.46	0.00	22.46
TOTAL		63,873.53	1,782,145.19	961,000.63	2,743,145.82
Equity as at December 31, 2015					3,656,705.89

Your Portfolio Summary values are in Canadian dollars. USD at 1.31170

PORTFOLIO'S OVERALL ASSET ALLOCATION

	Estimated Market Value	% of Portfolio
Cash and Equivalents	2,743,145.19	100.0%
Global Equity Funds	0.63	N/A
Portfolio Value	2,743,145.82	100.0%

WHAT'S NEW

** PLEASE REVIEW THIS STATEMENT OF YOUR ACCOUNT AND IF IT DIFFERS FROM YOUR RECORDS, PLEASE REPORT THE DIFFERENCES DIRECTLY TO OUR CARRYING BROKER'S INDEPENDENT AUDITORS: DELOITTE LLP, ANDRÉE-ANNE GAGNÉ, ASSURANCE & ADVISORY SERVICES, AUDITBN@DELOITTE.CA, TELEPHONE: 514-393-8468. IF NO DIFFERENCES ARE REPORTED, THEY WILL ASSUME THIS PORTFOLIO STATEMENT IS CORRECT. ***** IF YOUR RESIDENTIAL ADDRESS, BE IT TEMPORARY OR PERMANENT, IS OUTSIDE OF CANADA, MORE PRECISELY IN THE UNITED STATES, PLEASE BE ADVISED THAT: AS A CANADIAN SECURITIES BROKER, WE, ALONG WITH OUR CARRYING BROKER NBCN INC., MUST ADVISE ALL OF OUR CLIENTS RESIDING IN THE UNITED STATES THAT THEIR ACCOUNTS HELD WITH US ARE NOT REGULATED UNDER THE CURRENT U.S. SECURITIES LAWS AND THAT NEITHER WE, NOR OUR INVESTMENT ADVISORS, NOR NBCN INC., ARE SUBJECT TO THE U.S. BROKER-DEALER REGULATIONS. ***** NOTE REGARDING UNIT PRICING OF CERTAIN FUNDS: CERTAIN FUNDS THAT MAY BE HELD IN CLIENT ACCOUNTS DO NOT PROVIDE THEIR PRICES TO NBCN ON A DAILY BASIS AND AS A RESULT THE INFORMATION ON YOUR MONTHLY STATEMENT MAY NOT REFLECT THE CURRENT PRICE OR VALUE OF ALL FUND POSITIONS AS OF THE STATEMENT DATE. THIS IS COMMON FOR FUNDS THAT ONLY VALUE THEIR UNITS ON A LESS THAN DAILY BASIS, INCLUDING THE CRYSTAL WEALTH FUNDS. CLIENTS WISHING TO OBSERVE THE CURRENT UNIT PRICE AND VALUE OF THESE FUNDS ARE ADVISED TO VIEW THEIR NBCN ACCOUNTS ONLINE VIA MYPORTFOLIO OR TO CONTACT THEIR ADVISOR, SHORTLY AFTER MONTH END.

Statement for the Period:
September 1 to September 30, 2016

ANAPIAN MARGIN 27Q003E

CASH SUMMARY

Opening Cash on Deposit		63,731.83
	Deductions From Account	Additions to Account
Trading Activity	961,030.00	
Money Deposited		1,634,694.14
Expenses & Fees	41,565.46	
Other	2,883,125.71	3,969,417.93
Total	3,885,721.17	5,604,112.07
Net Additions This Period		1,718,390.90
Closing Cash on Deposit		1,782,122.73

INCOME & EXPENSE

Expenses & Fees	This Period	This Year
Interest Charged	4.31	1,077.28
Mgmt Fee Charged	41,555.84	601,181.61
Adv Fee Charged	5.31	2,287.15
Total	41,565.46	604,546.04

ACCOUNT ACTIVITY DETAILS

Date	Activity	Description	Quantity	Price	Deductions from Account	Additions to Account
		Opening Cash on Deposit 27Q003E				63,731.83
		Trading Activity				
Sep 20	Bought	HOLLIS INVESTMENT SAVINGS ACCOUNT (F) AS OF SEP 19,2016 SOLICITED OTHER COMM: 15.00	51,100.000	10.00	511,015.00	
Sep 26	Bought	HOLLIS INVESTMENT SAVINGS ACCOUNT (F) AS OF SEP 23,2016 SOLICITED OTHER COMM: 15.00	45,000.000	10.00	450,015.00	
					<u>961,030.00</u>	
		Money Deposited				
Sep 30	Wire Funds	020870295/SPECTRUM CANADA				1,634,694.14



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Investment Industry Regulatory Organization of Canada

Statement for the Period:
September 1 to September 30, 2016

ACCOUNT ACTIVITY DETAILS

Date	Activity	Description	Quantity	Price	Deductions from Account	Additions to Account
Expenses & Fees						
Sep 01	Fee	AUGUST 2016			5.31	
Sep 02	Managmnt fee	MANAGEMENT FEE			11,555.84	
Sep 13	Managmnt fee	MANAGEMENT FEE			30,000.00	
Sep 16	Interest	INTEREST TO SEP 16			4.31	
					41,565.46	
Other						
Aug 31	Mutual Fund	CRYSTAL WEALTH MEDICAL STRATEGY FL	(0.001)			
Sep 06	Internal Tfr	TRSF 27Q003E to 27Q000A			73,415.50	
Sep 08	Convert\$	USD/CAD 27Q003F @1.281520				11,469.60
Sep 08	Internal Tfr	TRSF 27Q000A to 27Q003E				76,407.95
Sep 12	Internal Tfr	TRSF 27Q003E to 27Q000A			1,155.23	
Sep 13	Internal Tfr	TRSF 27Q003E to 27Q000A			87.75	
Sep 14	Internal Tfr	TRSF 27Q000A to 27Q003E				27,857.34
Sep 14	Convert\$	USD/CAD 27Q003F @1.313700				792,095.42
Sep 14	Internal Tfr	TRSF 27Q000A to 27Q003E				2,831,790.00
Sep 19	Internal Tfr	TRSF 27Q003E to 27Q000A			3,562.51	
Sep 19	Internal Tfr	TRSF 27Q003E to 27Q050E			200,000.00	
Sep 21	Internal Tfr	TRSF 27Q000A to 27Q003E				7,320.00
Sep 21	Internal Tfr	TRSF 27Q003E to 27Q000A			2,166,432.23	
Sep 26	Internal Tfr	TRSF 27Q003E to 27Q000A			189,599.75	
Sep 28	Internal Tfr	TRSF 27Q000A to 27Q003E				222,477.62
Sep 28	Internal Tfr	TRSF 27Q003E to 27Q000A			248,862.74	
Sep 30	Service Char	020870295/SPECTRUM CANADA			10.00	
					2,883,125.71	3,969,417.93
Closing Cash on Deposit 27Q003E						1,782,122.73

ASSET DETAILS

Cash and Equivalents

	Symbol	Status	Quantity	Market Price (\$)	Book Value (\$)	Market Value (\$)
Cash on Deposit					1,782,122.73	1,782,122.73
HOLLIS INVESTMENT SAVINGS ACCOUNT (F)	DYN550	SEG	96,100.000	10.000	961,030.00	961,000.00
					2,743,152.73	2,743,122.73

Statement for the Period:
September 1 to September 30, 2016

ASSET DETAILS (CONT'D)

Global Equity Funds

		Symbol	Status	Quantity	Market Price (\$)	Book Value (\$)	Market Value (\$)
STRATEGY	FL	AAG250	UNSG	0.046	13.611	0.61 [Ⓔ]	0.63
						0.61	0.63
CANADIAN MARGIN Portfolio Value						2,743,153.34	2,743,123.36

[Ⓔ] Market value information has been used to estimate part or all of the average unit cost of this security position.

USD MARGIN 27Q003F

CASH SUMMARY

Opening Cash on Deposit			107.48
	Deductions From Account	Additions to Account	
Money Deposited		611,823.86	
Investment Income		5.78	
Other	611,920.00		
Total	611,920.00	611,829.64	
Net Deductions This Period			90.36
Closing Cash on Deposit			17.12

INCOME & EXPENSE

Investment Income	This Period	This Year
Interest Earned	5.78	38.40
Total	5.78	38.40

ACCOUNT ACTIVITY DETAILS

Date	Activity	Description	Quantity	Price	Deductions from Account	Additions to Account
		Opening Cash on Deposit 27Q003F				107.48
		Money Deposited				
Sep 08	Wire Funds	020763355/FINTAGE COLLECTION				8,873.23
Sep 13	Wire Funds	020793085/STICHTING				602,950.63



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September 1 to September 30, 2016

ACCOUNT ACTIVITY DETAILS						
Date	Activity	Description	Quantity	Price	Deductions from Account	Additions to Account
		FREEWAY				
						611,823.86
		Investment Income				
Sep 16	Interest	INTEREST TO SEP 16				5.78
		Other				
Sep 08	Convert\$	USD/CAD 27Q003E @1.281520			8,950.00	
Sep 08	Service Char	020763355/FINTAGE COLLECTION			10.00	
Sep 13	Service Char	020793085/STICHTING FREEWAY			10.00	
Sep 14	Convert\$	USD/CAD 27Q003E @1.313700			602,950.00	
					611,920.00	
		Closing Cash on Deposit 27Q003F				17.12

ASSET DETAILS						
Cash and Equivalents						
	Symbol	Status	Quantity	Market Price (\$)	Book Value (\$)	Market Value (\$)
Cash on Deposit					17.12	17.12
					17.12	17.12
USD MARGIN Portfolio Value					17.12	17.12

Statement for the Period:
September 1 to September 30, 2016

IMPORTANT STATEMENT INFORMATION

These statements reflect all obligations of the firm to you. Please examine these statements of account promptly. Any errors, omissions or unauthorized discretionary transactions should be reported in writing within 45 days of the date of this statement to our NBCN Compliance Department, The Exchange Tower, 130 King Street West, Suite 3000, P.O. Box 21, Toronto ON M5X 1J9. It is important to retain taxable account statements for income tax purposes.

Purchases and sales are posted as of settlement date. When remitting payment or corresponding, please refer to your account number.

Any free credit balances represent funds payable on demand which although properly recorded on our books, are not segregated and may be used in the conduct of our business. Cash balances in Registered accounts are held in trust by the trustee.

Customers' accounts are protected by the Canadian Investor Protection Fund within specified limits. A brochure describing the nature and limits of coverage is available upon request.

Statements of financial condition and a list of Partners, Directors & Senior Officers are available upon request. Registered plan accounts are registered accordingly with Canada Revenue Agency and our trustee Natcan Trust Company.

Our clients in British Columbia are entitled to certain additional information about us, including information about commissions and fees that we charge, and about any administrative proceedings that may relate to the firm or our staff.

Interest rates on debit and credit balances are available upon request.

NBCN Inc. / National Bank Financial (NBCN Inc.) is pleased to provide the following services for your managed account(s) with your Advisor. We will trade and clear securities on such securities markets as directed solely by the Advisor, issue all tax receipts and required reports for clients of the Advisor and provide custodial services for securities held by the clients. Your Advisor has agreed to provide the following services to you as a client such that NBCN Inc. will not be responsible for; providing advice with respect to the investing in of securities of the managed accounts, ensuring that they are acting in accordance with the terms and conditions of the agreements and the providing of a quarterly statement of portfolio as required under the applicable Provincial Securities Act.

Portfolio Summary

The market value of the securities and cash in each of your accounts at month-end is expressed in Canadian dollars. The subsection on asset allocation indicates the distribution of the consolidated financial assets you hold with us across each of the main asset classes. Note that any securities sold short or debit cash positions are not included in the asset mix calculation.

Detailed Information

This section presents information on each of your accounts separately. It is divided into four subsections. The "Cash Summary" subsection presents changes in your cash balance during the month. The "Income and Expense" subsection shows the total interest income and dividends earned, expenses you incurred and fees you paid during the current month and for the calendar year to date.

All transactions made during the month are presented in chronological order in the "Account Activity Details" subsection. Finally, the "Asset Details" subsection provides a listing of the securities you hold in the account, by asset class. Purchases and/or dispositions of securities resulting from

transactions settled after month-end (listed under "Transactions to settle after") will be reflected in the Portfolio Statement for the following month.

The "Status" column in the "Asset Details" subsection provides information on how the securities in your accounts are held. "SEG" (segregated) indicates fully paid securities which are segregated and held for you in nominee form. "SFK" (safekeeping) indicates fully paid securities, which are segregated and held registered in your name. "OWED" indicates securities you have sold but which have not yet been delivered to us, or securities that were sold short. "UNSG" (unsegregated) indicates securities being held as collateral for your margin loan, and are therefore not segregated.

Market values for the securities held in your various accounts are provided in the "Asset Details" subsection. For publicly traded stocks, these values are obtained from sources we consider to be reliable, but we cannot guarantee their accuracy. Whenever possible, market values for fixed income securities include accrued interest. In the case of securities not listed on an exchange or traded infrequently, the value given is an estimate which does not necessarily reflect the actual market value. Whenever possible, an asterisk is printed beside each price which is questionable. For certain securities where we are unable to provide a market value, none is given.

Book Value:

"N/A" means that a portion or all of the book value of the security is unknown. If you did not provide us with the information, the book value was obtained through sources that we consider reliable. However, under no circumstances can we guarantee the accuracy of the book value since it may have been acquired from an external source. You accept the entire responsibility for the accuracy of the book value indicated and its use for tax reporting purposes.

"Book value" means (i) In the case of a long security position, the total amount paid for the security, including any transaction charges related to the purchase, adjusted for reinvested distributions, returns of capital and corporate actions; or (ii) In the case of a short security position, the total amount received for the security, net of any transaction charges related to the sale, adjusted for any distributions (other than dividends), returns of capital and corporate actions.

Abbreviation

The following is a list of the main abbreviations that may appear on your statement to identify transactions or activities.

Share classes

NVS	Non-voting shares
RS	Restricted shares
RTS	Rights
RVS	Restricted voting shares
SVS	Subordinate voting shares
WTS	Warrants

Mutual funds

/D	Deferred sales charge
FRAC	Thousandths of units
/N	No certificate issued

National Bank Financial Inc. or an affiliate thereof, owns or controls an equity interest in TMX Group Limited (TMX Group) and has a nominee director serving on the TMX Group's board of directors. As such, each such investment dealer may be considered to have an economic interest in the listing of securities on any exchange owned or operated by TMX Group, including the Toronto Stock Exchange, the TSX Venture Exchange and the Alpha Exchange. No person or company is required to obtain products or services from TMX Group or its affiliates as a condition of any such dealer supplying or continuing to supply a product or service.

ONTARIO SECURITIES COMMISSION and CRYSTAL WEALTH MANAGEMENT SYSTEM LIMITED, *ET AL.*

Applicant

Respondents

Court File No.

ONTARIO
SUPERIOR COURT OF JUSTICE
COMMERCIAL LIST
Proceedings commenced at Toronto

APPLICATION RECORD
VOLUME 7 OF 8

ONTARIO SECURITIES COMMISSION
20 Queen Street West, 22nd Floor
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*Lawyers for the Applicant,
Ontario Securities Commission*

ANTHONY WHITEHOUSE
Plaintiff

-and-

BDO CANADA LLP
Defendant

Court File No. CV-17-579357-00CP

ONTARIO
SUPERIOR COURT OF JUSTICE

PROCEEDING COMMENCED AT
TORONTO

MOTION RECORD OF THE PLAINTIFF
VOLUME 9 OF 20

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