

Audited Fund Disclosure

Dear Client,

As a licensed investment dealer regulated by the Canadian Investment Regulatory Organization ("CIRO") and a member of the Canadian Investor Protection Fund ("CIPF"), Optimize Wealth Management Inc. ("Optimize") is required to make available to you certain ongoing disclosures, some of which are provided to the reader below along with other disclosures which it views as important information for your review.

Section 23. Notices and Electronic Communications of your Managed Account Agreement describes how certain communications from Optimize related to your account will be provided electronically unless otherwise agreed with the Client. Accordingly, we have provided links below to the resources referenced in this email.

Your Managed Account Agreement describes certain features of the Optimize Funds, including conflicts of interest that arise as a result of Optimize being the Adviser of your Account and Optimize Global Asset Management Inc., an affiliate of Optimize, as the Manager of the Optimize Funds. Please review our latest Conflict of Interest Brochure and Relationship Disclosure Information for more complete information and disclosures. Our most recent versions are available on our website or through the link here.

Additionally, your Managed Account Agreement as well as our Fee Schedule describe the fees that Optimize may charge to your account. Please ensure that you have reviewed our Fee Schedule as it forms a part of your Managed Account Agreement with Optimize. This schedule describes both Account Level Fees as well as Fund Level Fees associated with your account at Optimize as well as the Optimize Funds held in your account. A copy of our current fee schedule can be found here.

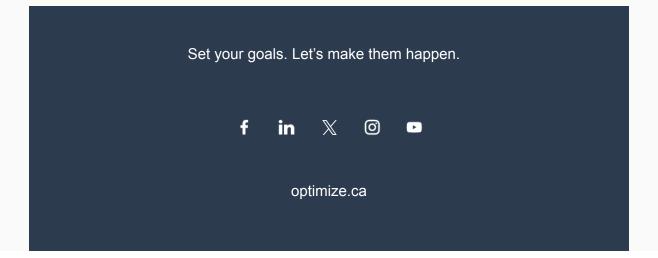
The Optimize Fund Disclosure Document for the Optimize Private Client Program provides details regarding all Optimize Funds, including with respect to such conflicts of interest, as well as fees and expenses and risk factors relating to the Optimize Funds. A copy of our latest Optimize Fund Disclosure Document along with the Optimize Funds' audited annual financial statements can be found here.

As an investor with Optimize, you have entrusted to our care your personal and financial data. We recognize that your relationship with us is based on trust, and that you expect us to act responsibly and in your best interests. Because your personal and financial data are your private information, we hold ourselves to the highest standards in their safekeeping and use. We use your information primarily to fulfill regulatory requirements, aid in managing your investments, and to make you aware of other financial products, investments, and services that we are aware of which can be of benefit to you. Please review our most current privacy policy for complete details.

Regards,

Your Optimize Team

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