



September 1, 2010

Welcome to BNY Mellon Wealth Management!

On September 1, 2010, I₃ Advisors and BNY Mellon Wealth Management joined together to offer you an even more compelling range of services. As we move forward, the combined resources of I₃ Advisors and BNY Mellon will be able to provide you with broader global asset management opportunities, increased access to alternative investment classes, enhanced technology and reporting capabilities, and expanded banking and wealth planning services.

While we will look for opportunities to enhance your relationship through the services we offer, there will be other aspects of your relationship that will not change. The I₃ Advisors team of skilled investment professionals will continue to work with you directly and remains committed to your continued satisfaction.

I₃ Advisors represents BNY Mellon's first wealth management team in Canada. However, in many of its other business lines, including CIBC Mellon, BNY Mellon Asset Management and BNY Mellon Asset Servicing, BNY Mellon has long had a significant presence here. I₃ Advisors is an excellent complement to BNY Mellon's existing businesses and we look forward to further successes in this attractive market.

Again, welcome to BNY Mellon Wealth Management. We look forward to the opportunity to continue to work with you in meeting your complete wealth management needs.

Sincerely,

A handwritten signature in black ink that reads "Lawrence Hughes". The signature is fluid and cursive, with a large initial "L" and "H".

Lawrence Hughes
CEO
BNY Mellon Wealth Management

A handwritten signature in black ink that reads "June Ntazinda". The signature is fluid and cursive, with a large initial "J" and "N".

June Ntazinda
President & CEO
I₃ Advisors