

## Disclaimer

Mutual funds are offered through Credential Asset Management Inc. and mutual funds and other securities are offered through Credential Securities Inc. and Credential Direct, a division of Credential Securities Inc., which operates as a separate business unit. Those companies are subsidiaries of Credit Union Central of Canada. Unless otherwise stated, cash deposits, mutual funds and other securities are not covered by Canada Deposit Insurance Corporation or by any other government deposit insurer which insures deposits in credit unions. Mutual funds and other securities are not guaranteed, their values change frequently and past performance may not be repeated. Credential Securities is a Member of CIPF.