



## CUSTOMER REFERRAL DISCLOSURE

Referral Arrangement between PolicyMe Corp. (the "**Service Provider**"), and Embark Student Corp. ("**Embark**").

If you choose to set up services with the Service Provider, you will be entering into a relationship as a result of a referral from Embark.

Embark offers access to Registered Education Savings Plans and is registered as a Scholarship Plan Dealer in every Province and Territory of Canada. Embark does not offer access to any other securities products aside from Registered Education Savings Plans (RESPs) or Scholarship Plans. The Service Provider is not licensed to sell or promote securities products in any province or territory in Canada. The main purpose and goal of the Service Provider's business platform is to provide Canadians with online access to life insurance and critical illness insurance products.

Embark is referring you to the Service Provider which may be able to provide advice, services and/or products related to life and critical illness insurance that Embark and its employees or representatives are not authorized or permitted to engage in.

As a result of the referral from Embark to the Service Provider, a referral fee will be paid by the Service Provider to Embark. The Service Provider will pay a maximum of \$550 from qualified referrals.

The referral fee is not a fee for the services provided by the Service Provider. The referral fee is payable directly to Embark by the Service Provider.

Please note that securities regulations require that all advice and activity in your RESP account be provided by Embark. The Service Provider is neither licensed, nor able to provide any advice with respect to any of the products and services offered by Embark. In turn, Embark will not provide any advice on the product for which the referral fee is being paid. You may request additional reasonable information concerning this referral arrangement.

By clicking through to the Service Provider's website, you consent to being party of the referral arrangement between Embark and the Service Provider and acknowledge that a referral fee is being paid to Embark.

To the best of its knowledge, Embark Student Corp. knows of no conflicts of interest resulting from the relationship between Embark and the Service Provider.

