

***ONTARIO*
SUPERIOR COURT OF JUSTICE**

B E T W E E N:

ANTHONY WHITEHOUSE,
CARRIE COUCH AND JASON COUCH

Plaintiffs

and

BDO CANADA LLP

Defendant

**AMENDED MOTION RECORD OF THE PLAINTIFFS
VOLUME 9 OF 20**

November 15, 2019

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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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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
CHRYsalis 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 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 OMIs 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 14 - Offering Memorandum of Crystal Wealth Media Strategy dated August 31, 2012

Exhibit 15 - Offering Memorandum of Crystal Wealth Media Strategy dated September 27, 2015

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Exhibit 16 - Offering Memorandum of Crystal Wealth Media Strategy dated May 6, 2016

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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

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- 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
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- 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
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B

Affidavit of Michael Ho sworn April 17, 2017

- Exhibit 1 -** Confidential offering memorandum for the Crystal Wealth Strategic Yield Media Fund dated August 31, 2012
- 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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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 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
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- Exhibit 17 -** A copy of pages 75-76 of the transcript of the April 21, 2017 compelled examination of Steven Thibault

- Exhibit 18 -** A copy of page 76 of the transcript of Aaron Gilbert's compelled examination on April 21, 2017
- Exhibit 19 -** A copy of pages 67-68 of the transcript of the April 21, 2017 compelled examination of Steven Thibault
- Exhibit 20 -** A copy of pages 139-141 of the transcript of the April 21, 2017 compelled examination of Steven Thibault and Exhibit 15 of the Examination
- Exhibit 21 -** A copy of pages 96-106 of the transcript of Aaron Gilbert's compelled examination on April 21, 2017
- Exhibit 22 -** A copy of pages 91-95 of the transcript of the April 21, 2017 compelled examination of Steven Thibault
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- 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
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- 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
- Exhibit 2 -** Corporation Profile Report Re: Chrysalis Yoga Inc. dated March 28, 2017
- Exhibit 3 -** A copy of pages 7-9 of the transcript of the April 21, 2017 compelled examination of Shanine Dennill
- Exhibit 4 -** A copy of pages 10-13 of the transcript of the April 21, 2017 compelled examination of Shanine Dennill
- Exhibit 5 -** A copy of pages 6, 12-13 and 15 of the transcript of the April 21, 2017 compelled examination of Shanine Dennill
- Exhibit 6 -** A copy of pages 13-14 and 18 of the transcript of the April 21, 2017 compelled examination of Shanine Dennill
- Exhibit 7 -** A copy of pages 15-20 of the transcript of the April 21, 2017 compelled examination of Shanine Dennill
- Exhibit 8 -** A copy of pages 16-17 of the transcript of the April 21, 2017 compelled examination of Shanine Dennill
- 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

Lily Ho
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.

GL ANALYSIS REPORT						
		FROM 01/01/16 TO 11/30/16			PAGE: 1	
DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE	
01/04/16	GL A/C:1000 CASH - CAD		5,649.96		15,471.59	
	WC CAD				9,821.63	
01/04/16	DC CAD	2,421.34			12,242.97	
01/05/16	S CRY\$ H/YLD MTG/S-A/N' FRAC				12,242.97	
01/05/16	WX CAD			-51,471.74		
01/07/16	Inter Fund Loan Tracking			-5,952,478.74		
01/07/16	IW CAD			-5,952,488.74		
01/07/16	INVESTMENT TRANSACTION COSTS			-4,251,488.74		
01/07/16	DC CAD	4,404,234.37			152,745.63	
01/07/16	WC CAD				152,693.13	
01/07/16	IW CAD				152,668.13	
01/08/16	WC CAD				142,201.33	
01/11/16	WC CAD				142,796.33	
01/11/16	DC CAD	595.00				
01/13/16	WC CAD			335,602.95		
01/14/16	Inter Fund Loan Tracking			310,000.00		
01/14/16	Inter Fund Loan Tracking			196,000.00		
01/14/16	Inter Fund Loan Tracking			1,078.82		
01/14/16	WC CAD			40,601.51		
01/14/16	Spectrum Mortgage	900,000.00				
01/14/16	Commercial mortgage	724.54				
01/14/16	IW CAD				159,513.05	
01/14/16	IW CAD				160,237.59	
01/14/16	IW CAD				160,227.59	
01/16/16	IW CAD				159,981.18	
01/16/16	IW CAD				159,973.09	
01/16/16	DC CAD				160,173.09	
01/18/16	WC CAD				146,050.19	
01/18/16	IW CAD				145,706.22	
01/18/16	WC CAD				45,706.22	
01/18/16	WC CAD				28,001.12	
01/20/16	Inter Fund Loan Tracking				-16,998.88	
01/21/16	DC CAD	135,000.00			118,001.12	
01/21/16	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				118,001.12	
01/25/16	WC CAD				17,991.12	
01/26/16	IW CAD				-62,008.88	
01/27/16	Inter Fund Loan Tracking				37,991.12	
01/27/16	Commercial Mortgage- M				58,729.88	
01/28/16						

01/28/16	DC CAD	72,282.60	
01/28/16	WC CAD		131,012.48
01/28/16	WX CAD		2,722.09
01/28/16	B CRY'S H/YLD MTG/S-A/N'FRAC		-47,277.91
01/29/16	B CRY'S H/YLD MTG/S-A/N'FRAC		-48,000.41
01/29/16	B CRY'S H/YLD MTG/S-A/N'FRAC		-49,831.31
01/29/16	B CRY'S H/YLD MTG/S-A/N'FRAC		-49,831.31
01/29/16	B CRY'S H/YLD MTG/S-A/N'FRAC		-49,835.40
01/29/16	B CRY'S W/LTH MED/S-A /N'FRAC	4.09	-49,839.94
01/29/16	B CRY'S W/LTH MED/S-A /N'FRAC	4.54	-49,857.20
01/29/16	B CRY'S W/LTH MED/S-A /N'FRAC	17.26	-47,406.95
01/29/16	S CRY'S W/LTH MED/S-A /N'FRAC	2,450.25	-47,416.95
01/29/16	IW CAD	10.00	-47,441.95
01/29/16	IW CAD	25.00	-47,424.69
01/29/16	IA CAD CRY'S WITH MED/S-A / N'FRAC	17.26	-45,593.79
01/29/16	IA CAD CRY'S H/YLD MTG/S-A/N'FRAC	1,830.90	154,406.21
01/31/16	Spectrum Mortgage	200,000.00	156,827.55
02/01/16	DC CAD	2,421.34	69,790.78
02/01/16	WC CAD		64,786.16
02/01/16	WC CAD		5,004.32
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		-199,024.12
02/03/16	MGM FEE REBATE	4.09	-199,020.03
02/03/16	B CRY'S W/LTH MED/S-A /N'FRAC		-199,020.03
02/04/16	Commercial mortgage	1,987.44	-200,282.93
02/04/16	Commercial mortgage	1,262.90	-198,295.49
02/04/16	Inter Fund Loan Tracking		-188,295.49
02/04/16	Spectrum Mortgage	10,000.00	-58,295.49
02/04/16	IW CAD	130,000.00	-58,305.49
02/04/16	WC CAD		-68,497.64
02/04/16	One time expense Adjustment.	10.00	-82,654.06
02/05/16	WX CAD	14,156.42	-82,454.06
02/08/16	DC CAD	200.00	-82,464.06
02/09/16	IW CAD	10.00	-82,375.97
02/09/16	WC CAD	111.91	-80,232.52
02/10/16	WC CAD		-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
02/11/16	IW CAD	70.32	4,219.24
02/11/16	WX CAD	30,000.00	-25,780.76

PAGE: 2

GL ANALYSIS REPORT

FROM 01/01/16 TO 11/30/16
JAN-06-17 11:20 am
REQUESTED BY: APRILIP

ACCOUNT:	Crystal Wealth Mortgage	DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
		02/17/16	DC CAD	395.00		5,729.55	-25,385.76
		02/17/16	WC CAD		21,226.54	-31,115.31	
		02/17/16	WC CAD			-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 Crys H/YLD MTG/S-A/N' FRAC		1,677.87	-63,020.60	
		02/26/16	B Crys H/YLD MTG/S-A/N' FRAC		702.11	-63,722.71	
		02/26/16	TA CAD Crys H/YLD MTG/S-A/N' FRAC	1,677.87		-62,044.84	
		02/26/16	B Crys WLTH MED/S-A /N' FRAC			-62,044.85	
		02/26/16	S Crys 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.			-121,185.46	
		03/03/16	Inter Fund Loan Tracking	702.11		-21,185.46	
		03/03/16	Commercial mortgage	100,000.00		-16,625.70	
		03/03/16	Commercial mortgage	4,559.76		-446.70	
		03/03/16	S Crys WLTH MED/S-A /N' FRAC	16,179.00		-446.70	
		03/03/16	Inter Fund Loan Tracking	10,730.00		10,283.30	
		03/04/16	WX CAD			-2,722.70	
		03/04/16	WX CAD		32,253.00	-34,975.70	
		03/04/16	DC CAD			-31,670.13	
		03/07/16	IW CAD			-31,680.13	
		03/07/16	DC CAD	200.00		-31,480.13	
		03/09/16	DC CAD	99,500.00		-42,685.82	
		03/09/16	WC CAD		433,044.53	56,814.18	
		03/09/16	WX CAD		20,000.00	-376,230.35	
		03/09/16				-396,230.35	

Transfer from NBCN(270050E) to TD LOC		250,000.00	
03/10/16	IW CAD	25.00	
03/10/16	Inter Fund Loan Tracking	2,000.00	
03/10/16	Inter Fund Loan Tracking	185,000.00	
03/10/16	Inter Fund Loan Tracking	7,225.00	
03/10/16	Inter Fund Loan Tracking	805,000.00	
03/10/16	Commercial mortgage	724.54	
03/10/16	Commercial mortgage	650,000.00	
03/10/16	Spectrum Mortgage	300,000.00	
03/11/16	Inter Fund Loan Tracking	403.45	
03/11/16	Inter Fund Loan Tracking	90,000.00	
03/11/16	Inter Fund Loan Tracking	1,353.79	
03/11/16	Inter Fund Loan Tracking	40,000.00	
03/14/16	DC CAD	395.00	
03/14/16	WC CAD	5,766.31	
03/14/16	WC CAD	4,353.26	
03/14/16	IW CAD	70.38	
03/14/16	WC CAD	2,500.00	
03/14/16	DC CAD	44,214.17	
03/14/16	WC CAD	174,195.13	
03/14/16	IW CAD	37.00	
03/16/16	Interfund Loan Adj.	5,000.00	
03/16/16	DC CAD	200.00	
03/16/16	WC CAD	3,517.05	
03/16/16	IW CAD	10.00	
03/16/16	WC CAD	32,449.39	
03/17/16	Spectrum Mortgage	400,000.00	
03/21/16	DC CAD	29,305.00	
03/22/16	WC CAD	395,685.05	
03/22/16	Commercial Mortgage Adj.	8,087.67	
03/23/16	Commercial mortgage	350,000.00	
03/23/16	B CRY'S H/YLD MTG/S-A/N'FRAC	681.63	
03/23/16	B CRY'S H/YLD MTG/S-A/N'FRAC	2,128.37	
03/23/16	B CRY'S W/LTH MED/S-A /N'FRAC	0.01	
03/24/16	B CRY'S W/LTH MED/S-A /N'FRAC	0.03	
03/24/16	IA CAD CRY'S WITH MED/S-A /N'FRAC	0.03	
03/24/16	IA CAD CRY'S H/YLD MTG/S-A/N'FRAC	2,128.37	

PAGE: 3

GL ANALYSIS REPORT

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

DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
DC CAD	681.63			-362,912.55

JAN-06-17 11:20 am
 REQUESTED BY: APHILIP
 ACCOUNT: Crystal Wealth Mortgage
 DATE: 03/24/16
 03/24/16
 03/24/16
 03/24/16

03/24/16	DC CAD	0.01	10.00
03/24/16	IW CAD		91.76
03/28/16	WX CAD		5,435.69
03/28/16	WC CAD		-368,449.99
03/28/16	WC CAD		-426,704.17
03/28/16	S CAD	400,000.00	-362,912.54
03/30/16	Commercial mortgage	4,601.56	-362,922.54
03/30/16	Commercial mortgage	16,137.20	-363,014.30
03/30/16	TRANSFER FROM NBCN TO TD LOC	210,000.00	-363,014.30
03/31/16	Inter Fund Loan Tracking	105,000.00	-363,014.30
03/31/16	IW CAD		-26,704.17
03/31/16	IW CAD		-22,102.61
03/31/16	WX CAD		-5,965.41
03/31/16	WX CAD		-215,965.41
03/31/16	WX CAD		-110,965.41
03/31/16	Commercial mortgage	4,601.56	-110,975.41
03/31/16	Commercial mortgage	16,137.20	-111,000.41
03/31/16	INTEREST PAYMENT	210,000.00	-111,000.41
03/31/16	Inter Fund Loan Tracking	105,000.00	-111,000.41
03/31/16	IW CAD		-111,000.41
03/31/16	IW CAD		-149,421.27
03/31/16	WX CAD		-158,587.36
03/31/16	WX CAD		-138,587.36
03/31/16	Commercial mortgage	4,601.56	-53,695.32
03/31/16	Commercial mortgage	16,137.20	-53,725.03
03/31/16	WX CAD		-53,750.03
03/31/16	WX CAD		-53,775.03
03/31/16	WX CAD		-56,444.22
03/31/16	DC CAD	2,024.52	-56,419.70
04/01/16	S CRYSTAL YIELD MORTGAGE S-A/N F/N FRAC	583,372.23	-54,419.70
04/01/16	WC CAD	25.00	-637,791.93
04/01/16	IW CAD	10.00	-637,816.93
04/01/16	IW CAD	20,000.00	-637,826.93
04/01/16	WX CAD		-657,826.93
04/01/16	INTEREST PAYMENT	555,000.00	-102,826.93
04/01/16	Inter Fund Loan Tracking	259,883.32	-362,710.25
04/01/16	Commercial mortgage	29,415.96	-392,126.21
04/01/16	Commercial mortgage	4,000.00	-388,126.21
04/01/16	Inter Fund Loan Tracking	724.54	-387,401.67
04/01/16	Commercial mortgage		-387,411.67
04/01/16	IW CAD		-637,426.67
04/01/16	B DUNDEE INV SVG ACCT F-NL	250,015.00	-237,426.67
04/01/16	Spectrum Mortgage	400,000.00	-239,393.88
04/01/16	Commercial mortgage	1,961.21	-239,418.88
04/01/16	IW CAD	25.00	-245,185.19
04/01/16	WC CAD	5,766.31	-244,790.19
04/01/16	DC CAD		-244,894.02
04/01/16	WX CAD		-752,813.34
04/01/16	IW CAD		-752,823.34
04/01/16	INTEREST PAYMENT	1,240.00	-751,583.34
04/01/16	Inter Fund Loan Tracking	50.00	-751,633.34
04/01/16	WC CAD		

Inter Fund Loan Tracking		GL ANALYSIS REPORT	
COMMERCIAL MORTGAGE PRINCIPLE		FROM 01/01/16 TO 11/30/16	
		DESCRIPTION	NET CHANGE
		DR AMOUNT	CR AMOUNT
04/14/16	45,000.00		
04/14/16	1,000,000.00		
04/14/16	25.00		
04/14/16	1,200,000.00		
04/14/16	93,341.66		
04/14/16	-906,658.34		
04/14/16	93,341.66		
04/14/16	-228,732.63		
04/14/16	-228,732.63		
04/14/16	89,233.05		
04/14/16	89,233.05		
04/14/16	28,057.37		
04/14/16	28,057.37		
04/14/16	28,057.85		
04/14/16	4,017.05		
04/14/16	517,965.68		
04/14/16	291.56		
04/14/16	200.00		
04/14/16	200,000.00		
04/14/16	256,800.00		
04/14/16	10.00		
04/14/16	WC CAD		
04/14/16	S CRY'S H/YLD MTG/S-A/N'FRAC	0.48	
04/14/16	S CRY'S H/YLD MTG/S-A/N'FRAC		403,378.90
04/14/16	WC CAD		40,000.00
04/14/16	IA CAD GIC 0 .35% APR 25 2016	454.67	
04/14/16	B GIC 0 .35% 25JUL2016		521,508.83
04/14/16	M GIC 0 .35% APR 25 2016	521,054.16	
04/14/16	B CRY'S H/YLD MTG/S-A/N'FRAC		148,244.00
04/14/16	DC CAD		
04/14/16	WC CAD		824,560.86
04/14/16	WX CAD		32,005.84
04/14/16	WX CAD		20,000.00
04/14/16	S CRY'S H/YLD MTG/S-A/N'FRAC		25.00
04/14/16	IN CAD		
04/14/16	Inter Fund Loan Tracking	400,000.00	
04/14/16	Spectrum Mortgage		700,000.00
04/14/16	Inter Fund Loan Tracking	1,517.12	
04/14/16	Inter Fund Loan Tracking	303,200.00	
04/14/16	IN CAD		25.00
04/14/16	IA CAD CRY'S WLTH MED/S-A /N'FRAC	0.02	
04/14/16	IA CAD DUNDEE INV SVG ACCT F-NL	150.27	
04/14/16	DC CAD	0.01	
04/14/16	B CRY'S WITH MED/S-A /N'FRAC		0.02
JAN-06-17 11:20 am	REQUESTED BY: APHILIP		
	ACCOUNT: Crystal Wealth Mortgage		
	PAGE: 4		
	BALANCE		

05/02/16	WC CAD	50,000.00
05/02/16	WC CAD	62,187.18
05/02/16	WX CAD	125.13
05/02/16	DC CAD	-450,103.34
	B DUNDEE INV SVG ACCT F-NL	-450,103.34
05/03/16	IW CAD	10.00
05/04/16	WC CAD	465,780.02
05/04/16	DC CAD	-915,893.36
05/04/16	WX CAD	-413,293.36
05/04/16	WX CAD	-425,340.99
05/04/16	WX CAD	-436,580.19
05/04/16	Inter Fund Loan Tracking	-436,823.48
05/05/16	Commercial Mortgage Principal	-420,003.92
05/05/16	Commercial Mortgage Principal	-415,360.19
05/05/16	Line of credit principal	-115,360.19
05/05/16	Spectrum Mortgage	234,639.81
05/05/16	Inter Fund Loan Tracking	246,639.81
05/05/16	Inter Fund Loan Tracking	-153,360.19
05/06/16	DC CAD	-152,712.81
05/06/16	B Crys H/YLD MTG/S-A/N'FRAC	-153,360.19
05/06/16	DC CAD	-153,160.19
05/09/16	WC CAD	-155,660.19
05/09/16	IW CAD	-155,824.05
05/11/16	WC CAD	-369,741.50
05/11/16	IW CAD	-369,751.50
05/12/16	WC CAD	-369,974.15
05/16/16	IW CAD	-369,579.15
05/16/16	DC CAD	-374,621.26
05/18/16	WC CAD	-374,646.26
05/18/16	IW CAD	85,353.74
05/18/16	DC CAD	-2,450,294.78
05/18/16	WC CAD	-2,470,294.78
05/18/16	WX CAD	-2,470,312.28
05/19/16	Spectrum Mortgage	-620,579.33
05/19/16	Inter Fund Loan Tracking	379,420.67
05/19/16	Line of credit principal	4,438.17
05/24/16	WC CAD	200.00
05/24/16	DC CAD	21.12
05/25/16	IW CAD	211.12
05/26/16	WC CAD	-532,505.83
05/26/16	DC CAD	-455,446.06
05/26/16	Spectrum Mortgage	44,553.94
05/27/16	B Crys H/YLD MTG/S-A/N'FRAC	44,549.34
05/27/16	B Crys H/YLD MTG/S-A/N'FRAC	44,548.29
		1.05

06/15/16	WC CAD	235,913.73
06/16/16	Commercial Mortgage	150,000.00
06/16/16	Inter Fund Loan Tracking	
06/16/16	IW CAD	350,000.00
06/16/16	WC CAD	43.50
06/20/16	WC CAD	4,417.05
06/20/16	WC CAD	19,480.00
06/20/16	DC CAD	-1,317.09
06/20/16	WC CAD	-917.09
06/22/16	WC CAD	-103,767.09
06/22/16	IW CAD	-103,777.09
06/23/16	IW CAD	-103,777.09
06/24/16	IA CAD DUNDEE INV SVG ACCT F-NL	191.52
06/24/16	B DUNDEE INV SVG ACCT F-NL	191.52
06/27/16	IW CAD	10.00
06/27/16	WC CAD	72,000.00
06/27/16	B DUNDEE INV SVG ACCT F-NL	-175,787.09
06/28/16	IW CAD	-175,787.09
06/28/16	COMMERCIAL MORTGAGE	284.28
06/29/16	Spectrum Mortgage	90,981.20
06/29/16	DC CAD	300,000.00
06/29/16	WC CAD	62,500.00
06/29/16	IN CAD	242,026.29
06/29/16	DC CAD	25.00
06/29/16	DC CAD	1.28
06/29/16	DC CAD	0.01
06/29/16	IA CAD Crys H/YLD MTG/S-A/N'FRAC	4.49
06/29/16	IA CAD Crys W/LTH MED/S-A / N'FRAC	0.06
06/30/16	IW CAD	10.00
06/30/16	IW CAD	10.00
06/30/16	B Crys W/LTH MED/S-A /N'FRAC	0.01
06/30/16	B Crys W/LTH MED/S-A /N'FRAC	0.06
06/30/16	B Crys H/YLD MTG/S-A/N'FRAC	1.28
06/30/16	SQURE WIRE TRANSFER	39,000.00
06/30/16	B Crys H/YLD MTG/S-A/N'FRAC	4.49
06/30/16	IW CAD	40.04
06/30/16	IW CAD	10.00
06/30/16	DC CAD	1,224.52
06/30/16	WC CAD	58,266.94
06/30/16	WX CAD	125.82
06/30/16	WC CAD	7,325.98
06/30/16	WC CAD	29,263.44
06/30/16	IW CAD	25.00
07/01/16	B Crys W/LTH MED/S-A /N'FRAC	-19,496.16
07/01/16	WX CAD	-53,236.21
07/04/16	WC CAD	-210,063.58
07/04/16	B Crys H/YLD MTG/S-A/N'FRAC	-210,063.58
07/04/16	07/04/16	-19,496.16
07/04/16	07/04/16	-53,236.21
07/04/16	07/04/16	-210,063.58
07/05/16	07/06/16	-19,496.16
07/06/16	07/06/16	-53,236.21
07/06/16	07/06/16	-210,063.58
07/06/16	07/06/16	-19,496.16

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		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		1,345,887.32
07/29/16	B DUNDEE INV SVG ACCT F-NL	3.38	1,345,540.97
07/29/16	IA CAD CRY'S WLTH MED/S-A/N'FRAC	0.04	1,345,544.35
07/29/16	IA CAD CRY'S WLTH MED/S-A/N'FRAC	0.04	1,345,544.39
07/29/16	B DUNDEE INV SVG ACCT F-NL		1,145,529.39
07/29/16	IW CAD	200,015.00	1,145,504.39
07/29/16	B CRY'S WLTH MED/S-A/N'FRAC		1,145,504.38
07/29/16	B CRY'S WITH MED/S-A/N'FRAC	0.01	1,145,504.34
07/29/16	B CRY'S WITH MED/S-A/N'FRAC	0.04	1,145,503.24
07/29/16	B CRY'S H/YLD MTG/S-A/N'FRAC	1.10	1,145,499.86
07/29/16	B CRY'S H/YLD MTG/S-A/N'FRAC	3.38	1,145,846.21
07/29/16	TA CAD DUNDEE INV SVG ACCT F-NL	346.35	1,145,846.22
07/29/16	DC CAD	0.01	1,145,847.32
07/29/16	DC CAD	1.10	1,645,847.32
07/31/16	Spectrum Mortgage	500,000.00	1,645,740.69
08/01/16	IW CAD		1,640,014.68
08/02/16	WC CAD	5,726.01	1,476,295.77
08/02/16	WC CAD	163,718.91	1,419,026.83
08/02/16	WC CAD	57,268.94	1,420,251.35
08/02/16	DC CAD	1,224.52	1,420,152.38
08/02/16	WX CAD	98.97	1,420,152.38
08/03/16	S CRY'S WITH MED/S-A/N'FRAC		1,397,024.51
08/03/16	WX CAD	23,127.87	1,397,080.05
08/03/16	DC CAD	55.54	1,397,080.05
08/03/16	S DUNDEE INV SVG ACCT F-NL		1,396,606.47
08/03/16	WX CAD	473.58	1,394,851.42
08/03/16	WX CAD	1,755.05	1,969,895.39
08/04/16	DC CAD	575,043.97	1,469,895.39
08/04/16	CAD TO GAS TRANSFER		1,969,895.39
08/04/16	TD LOC	500,000.00	1,270,792.02
08/04/16	Commercial Mortgage Principal		1,270,782.02
08/04/16	COMMERCIAL MORTGAGES	20,738.76	1,270,782.46
08/04/16	INTRA FUND LOANS	1,288,900.00	1,272,381.86
08/04/16	WC CAD	2,008,742.13	1,269,381.86
08/04/16	IW CAD	10.00	
08/05/16	S CRY'S H/YLD MTG/S-A/N'FRAC	0.44	
08/05/16	S CRY'S H/YLD MTG/S-A/N'FRAC	649.40	
08/05/16	DC CAD	955.00	
08/08/16	WC CAD	3,000.00	
08/08/16			

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 CRY'S 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
08/15/16	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	239,312.90
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	-283,219.81
08/24/16	B DUNDEE INV SVG ACCT F-NL	220,015.00	-508,234.81
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: 7			
DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT
08/25/16	Commercial Mortgage Principal	600,000.00	
08/25/16	Spectrum Mortgage		-508,234.81
08/26/16	B DUNDEE INV SVG ACCT F-NL	457.04	91,765.19
08/26/16	IA CAD CRY'S WLTH MED/S-A /N'FRAC	0.01	91,308.15
08/26/16	IA CAD DUNDEE INV SVG ACCT F-NL	457.04	91,765.20
08/26/16	B CRY'S 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
	Commercial Mortgage Principal	
	B DUNDEE INV SVG ACCT F-NL	
	Spectrum Mortgage	
	B DUNDEE INV SVG ACCT F-NL	
	DC CAD	250,000.00
	WC CAD	120,015.00
	IW CAD	129,500.00
	COMMERCIAL MORT ADJ	180,252.88
	Commercial Mortgage Principal	309,752.88
	WX CAD	280,584.36
	DC CAD	29,188.52
	WC CAD	29,094.32
	IW CAD	74.20
	COMMERCIAL MORT ADJ	49,833.08
	Commercial Mortgage Principal	49,833.08
	WX CAD	15,124.08
	DC CAD	16,754.08
	WX CAD	7,895.08
	IW CAD	34,709.00
	DC CAD	9,859.00
	WC CAD	10.00
	IW CAD	7,885.08
	WC CAD	10,484.90
	DC CAD	-2,599.82
	COMMERCIAL MORT ADJ	-1,649.82
	Commercial Mortgage Principal	-1,649.82
	WC CAD	-31.8,345.01
	DC CAD	-231,345.01
	B DUNDEE INV SVG ACCT F-NL	-424,360.01
	Spectrum Mortgage	75,639.99
	IW CAD	193,015.00
	WC CAD	500,000.00
	WC CAD	10.00
	IW CAD	4,497.47
	WC CAD	147,303.16
	IA CAD DUNDEE INV SVG ACCT F-NL	76,170.64
	IA CAD DUNDEE INV SVG ACCT F-NL	-75,775.57
	S DUNDEE INV SVG ACCT F-NL	938,051.05
	B DUNDEE INV SVG ACCT F-NL	957,655.98
	DC CAD	958,160.98
	IW CAD	953,010.82
	WC CAD	957,985.82
	IW CAD	927,985.82
	S DUNDEE INV SVG ACCT F-NL	1,172,985.82
	DC CAD	245,000.00
	WC CAD	168,335.53
	COMMERCIAL MORTADJ	600,000.00
	Spectrum Mortgage	1,035,000.00
	TD LOC ADJ	
	Commercial Mortgage Principal	
	IW CAD	
	COMMERCIAL MORTADJ	
	IW CAD	569,615.29
	WC CAD	561,728.24
	DC CAD	562,128.24
	DC CAD	582,339.24
	LINE OF CREDIT PRINCIPAL ADJ	169,339.24
		413,000.00
		169,339.24

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		102,076.93
09/27/16	IW CAD	10.00	102,066.93
09/28/16	DC CAD		252,066.93
09/28/16	WC CAD		194,272.60
09/29/16	INT EXP ADJ		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 CRY'S WITH MED/S-A /N'FRAC	0.04	194,262.56
09/30/16	IA CAD CRNS WITH 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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FROM 01/01/16 TO 11/30/16			
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REQUESTED BY: APHILIP			
ACCOUNT: Crystal Wealth Mortgage			
DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT
10/04/16	DC CAD	2,548.00	8,861.12
10/04/16	WX CAD		25,553.48
10/04/16	WX CAD		94,294.00
10/05/16	DC CAD		112,778.22
10/05/16	WC CAD		
10/06/16	MORT ADJ	20,738.76	
10/06/16	IW CAD		25.00
10/06/16	INT PAYMENT ADJ		27,726.03
10/11/16	WC CAD		3,700.00
10/11/16	DC CAD	950.00	
10/11/16	IW CAD		10.00
10/11/16	WC CAD		64,644.20
10/13/16	WX CAD		25,000.00
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		495,444.46

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					GL ANALYSIS REPORT
					FROM 01/01/16 TO 11/30/16
11/03/16	INTRA FUND LOANS RECEIVABLE	25,000.00			
11/03/16	CDP ADJ	5,782.96			
11/03/16	WC CAD	1,810.68			
11/07/16	WC CAD	349.11			
11/07/16	DC CAD	188,622.82			
11/07/16	WC CAD	-26,292.14			
11/09/16	INTRA FUND LOANS RECEIVABLE	750.00			
11/10/16	Commercial Mortgage Principal	50,000.00			
11/10/16	WX CAD	23,000.00			
11/14/16	IW CAD	10.00			
11/14/16	WC CAD	1,886.60			
11/14/16	IW CAD	184.51			
11/15/16	DC CAD	-1,150.25			
11/15/16	DC CAD	1,297,973.91			
11/16/16	IW CAD	1,297,918.95			
11/16/16	WC CAD	-235,215.66			
11/16/16	Commercial Mortgage Principal	300,000.00			
11/17/16	ADJUSTMENT	64,784.34			
11/17/16	WC CAD	61,192.94			
11/22/16	JAN-06-17 11:20 am				
REQUESTED BY: APHILIP	ACCOUNT: Crystal Wealth Mortgage				
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	125,000.00			-106,503.08
11/24/16	INTRA FUND LOANS RECEIVABLE				
11/25/16	IW CAD	10.00			18,496.92
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				
11/30/16	WC CAD	88,853.63			-9,857.93
11/30/16	DC CAD	50,000.00			-98,711.56
11/30/16	Spectrum Mortgage	500,000.00			-48,711.56
11/30/16	IW CAD	451,288.44			451,288.44
11/30/16		10.00			

11/30/16	IW CAD	25.00	
	Sub-total	55,348,402.30	54,912,620.45
01/07/16	GL A/C:1020 CASH - CAD THREE		435,781.85
Spectrum Mortgage			451,253.44
Spectrum Mortgage			451,253.44
01/14/16	Spectrum Mortgage	341,195.67	1,097,081.04
01/21/16	Spectrum Mortgage	831,701.26	1,448,584.63
01/28/16	Spectrum Mortgage		1,107,388.96
01/31/16	Spectrum Mortgage		275,687.70
02/04/16	Inter Fund Loan Tracking	177,108.13	423,262.21
02/04/16	Spectrum Mortgage		246,154.08
02/04/16	Spectrum Mortgage	45,000.00	291,154.08
02/11/16	Spectrum Mortgage		151,214.75
02/18/16	Spectrum Mortgage		198,272.81
02/25/16	Spectrum Mortgage		1,768,281.56
02/29/16	Spectrum Mortgage	80,458.98	195,720.99
03/03/16	Spectrum Mortgage	183,899.47	276,179.97
03/10/16	Spectrum Mortgage		460,079.44
03/17/16	Spectrum Mortgage		165,212.90
03/23/16	Spectrum Mortgage		11,016.06
03/30/16	S CAS	226,852.82	237,868.88
03/31/16	Spectrum Mortgage	275,647.22	-162,131.12
04/07/16	Spectrum Mortgage	193,982.10	113,516.10
04/07/16	Spectrum Mortgage	529,178.89	307,508.20
04/07/16	Commercial mortgage		836,687.09
04/07/16	TRSF FROM TD LOC TO SPECTRUM	22,482.62	814,204.47
04/14/16	Spectrum Mortgage		836,687.09
04/21/16	Spectrum Mortgage	602,972.41	233,714.68
04/28/16	Spectrum Mortgage	41,565.43	275,280.11
04/29/16	Spectrum Mortgage	74,727.83	128,386.97
05/05/16	Spectrum Mortgage		203,114.80
05/12/16	Spectrum Mortgage		81,368.16
05/19/16	Spectrum Mortgage	318,650.02	400,018.18
05/26/16	Spectrum Mortgage	195,712.43	595,730.61
05/30/16	Spectrum Mortgage		48,112.24
06/02/16	Spectrum Mortgage	3,511.85	51,624.09
06/09/16	Spectrum Mortgage	13,836.80	65,460.89
06/16/16	Spectrum Mortgage	199,070.34	264,531.23
06/23/16	Spectrum Mortgage		24,346.64
06/28/16	Spectrum Mortgage	193,207.69	217,554.33
06/30/16	Spectrum Mortgage		323,139.78
07/07/16	Spectrum Mortgage	105,585.45	333,810.82
07/14/16	Spectrum Mortgage	10,671.04	780,009.45
07/21/16	Spectrum Mortgage	446,198.63	748,599.79
		31,409.66	179,931.68
		568,668.11	267,212.93
		87,281.25	

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			198,981.55
08/04/16	Spectrum Mortgage			490,678.30
08/04/16	TD LOC			-409,321.70
	CAD TO CAS TRANSFER			90,678.30
08/04/16	Spectrum Mortgage			538,309.99
08/11/16	Spectrum Mortgage			621,555.70
08/18/16	Spectrum Mortgage			258,108.53
08/25/16	Spectrum Mortgage			282,896.17
08/30/16	Spectrum Mortgage			39,337.61
08/31/16	Spectrum Mortgage			
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GL ANALYSIS REPORT				
FROM 01/01/16 TO 11/30/16				
REQUESTED BY: APHILIP	ACCOUNT: Crystal Wealth Mortgage	DESCRIPTION	CR AMOUNT	NET CHANGE
DATE	DR AMOUNT			BALANCE
09/01/16	463,533.18	Spectrum Mortgage	502,870.79	
09/08/16	682,823.53	Spectrum Mortgage	1,185,694.32	
09/15/16	2,474,369.76	Spectrum Mortgage	3,660,064.08	
09/22/16		Spectrum Mortgage	479,999.98	
09/29/16	50,308.69	Spectrum Mortgage	530,308.67	
09/30/16	10,229.08	Spectrum Mortgage	540,537.75	
10/06/16	371,682.93	Spectrum Mortgage	912,220.68	
10/13/16		Spectrum Mortgage	267,673.95	
10/20/16	33,662.59	Spectrum Mortgage	301,336.54	
10/27/16	197,741.44	Spectrum Mortgage	499,077.38	
10/31/16		Spectrum Mortgage	465,198.77	
11/03/16	76,346.65	Spectrum Mortgage	541,545.42	
11/10/16		Spectrum Mortgage	203,557.89	
11/17/16	72,799.37	Spectrum Mortgage	276,357.26	
11/24/16	433,069.82	Spectrum Mortgage	709,427.08	
11/30/16		Spectrum Mortgage	448,421.97	
	Sub-total		12,658,032.29	448,421.97
	GL A/C:1030 OPERATING ACCOUNT - CAD			20,116.33
01/07/16	3,015.99	IA OP	23,132.32	
01/31/16		IW OP	23,127.32	
02/04/16	3,015.99	IA OP	26,143.31	
02/29/16		IW OP	26,138.31	
03/03/16	3,015.99	IA OP	29,154.30	
03/31/16		IW OP	29,149.30	
03/31/16	3,015.99	IA OP	32,165.29	
04/07/16	750.00	DC - Squire	32,315.29	
05/05/16	3,740.99	IA OP	36,656.28	

05/05/16	IW OP	5.00	
06/02/16	IW OP	5.00	
06/02/16	IA OP	39,662.27	
06/30/16	SQUIRE WIRE TRANSFER	662.27	
07/07/16	IW OP	657.27	
07/07/16	IA OP	3,673.26	
08/04/16	IW OP	3,668.26	
08/04/16	IA OP	8,434.25	
09/01/16	IA OP	11,450.24	
09/01/16	IW OP	11,441.49	
10/06/16	IW OP	11,436.49	
10/06/16	IA OP	14,452.48	
11/03/16	IA OP	17,718.47	
11/03/16	IW OP	17,713.47	
11/03/16	Sub-total	36,650.89	39,053.75
			-2,402.86
			139.99
01/07/16	GL A/C:1090 FOREIGN EXCHANGE, USD CASH	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	116.77	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	2.92	108.67
05/30/16	UNREALIZED G/L FC USD	4.92	111.59
06/02/16	UNREALIZED G/L FC USD	0.69	112.28

FROM 01/01/16 TO 11/30/16						
REQUESTED BY: APHILIP	ACCOUNT: Crystal Wealth Mortgage	DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE
		06/09/16	UNREALIZED G/L FC USD	11.30		12.72
		06/16/16	UNREALIZED G/L FC USD			99.56
		06/23/16	UNREALIZED G/L FC USD			110.86
		06/29/16	UNREALIZED G/L FC USD			100.32
		06/30/16	UNREALIZED G/L FC USD			109.04
		07/07/16	UNREALIZED G/L FC USD			109.69
		07/14/16	UNREALIZED G/L FC USD			108.78
		07/21/16	UNREALIZED G/L FC USD			106.27
		07/28/16	UNREALIZED G/L FC USD			111.44
		08/04/16	UNREALIZED G/L FC USD			115.56
		08/11/16	UNREALIZED G/L FC USD			110.28
		08/18/16	UNREALIZED G/L FC USD			109.62
		08/25/16	UNREALIZED G/L FC USD			101.16
		08/30/16	UNREALIZED G/L FC USD			107.07
		09/01/16	UNREALIZED G/L FC USD			112.14
		09/08/16	UNREALIZED G/L FC USD			113.27
		09/15/16	UNREALIZED G/L FC USD			106.05
		09/22/16	UNREALIZED G/L FC USD			114.69
		09/29/16	UNREALIZED G/L FC USD			110.79
		10/06/16	UNREALIZED G/L FC USD			113.05
		10/13/16	UNREALIZED G/L FC USD			117.02
		10/20/16	UNREALIZED G/L FC USD			117.35
		10/27/16	UNREALIZED G/L FC USD			116.58
		10/28/16	UNREALIZED G/L FC USD			123.44
		11/03/16	UNREALIZED G/L FC USD			123.40
		11/10/16	UNREALIZED G/L FC USD			123.44
		11/17/16	UNREALIZED G/L FC USD			126.68
		11/24/16	UNREALIZED G/L FC USD			125.00
		11/29/16	UNREALIZED G/L FC USD			125.22
			Sub-total	136.18	150.95	-14.77
			GL A/C:1210 ACCRUED INTEREST - DOM. BOND			1,118.25
		01/07/16	ACCURED INCOME ST CAD	56.98		1,175.23
		01/14/16	ACCURED INCOME ST CAD	49.86		1,225.09
		01/14/16	ACCURED INCOME		7.12	1,217.97
		01/21/16	ACCURED INCOME ST CAD	49.86		1,267.83
		01/28/16	ACCURED INCOME ST CAD	21.37		1,289.20
		04/14/16	accrued int adj			404.71
		04/21/16	ACCURED INCOME ST CAD	34.97		439.68
		04/28/16	accrued int adj			5.01
		04/28/16	ACCURED INCOME ST CAD	14.99		20.00

05/05/16	ACCURED INCOME ST CAD	35.01
05/12/16	ACCURED INCOME ST CAD	35.00
05/19/16	ACCURED INCOME ST CAD	35.01
05/26/16	ACCURED INCOME ST CAD	35.00
05/30/16	ACCURED INCOME ST CAD	20.01
06/02/16	ACCURED INCOME ST CAD	15.00
06/09/16	ACCURED INCOME ST CAD	35.01
06/16/16	ACCURED INCOME ST CAD	35.00
06/23/16	ACCURED INCOME ST CAD	35.01
06/29/16	ACCURED INCOME ST CAD	30.00
06/30/16	ACCURED INCOME ST CAD	5.00
07/07/16	ACCURED INCOME ST CAD	35.01
07/14/16	ACCURED INCOME ST CAD	35.00
07/21/16	ACCURED INCOME ST CAD	35.01
07/28/16	ACCURED INCOME ST CAD	15.00
08/25/16	ACCURED INCOME ST CAD	35.03
08/25/16	GIC INT ADJ	440.05
08/30/16	ACCURED INCOME ST CAD	25.03
09/01/16	ACCURED INCOME ST CAD	10.01
09/08/16	ACCURED INCOME ST CAD	35.03
09/15/16	ACCURED INCOME ST CAD	35.04
09/22/16	ACCURED INCOME ST CAD	35.04
09/29/16	ACCURED INCOME ST CAD	35.03
10/06/16	ACCURED INCOME ST CAD	35.04
10/13/16	ACCURED INCOME ST CAD	35.03
10/20/16	ACCURED INCOME ST CAD	35.04
10/27/16	ACCURED INT BOND	15.01
11/03/16	ACCURED INCOME ST CAD	30.05
11/10/16	ACCURED INCOME ST CAD	35.06
11/17/16	ACCURED INCOME ST CAD	35.06
11/24/16	ACCURED INCOME ST CAD	35.06
11/29/16	ACCURED INCOME ST CAD	25.04

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 REQUESTED BY: APHILIP
 ACCOUNT: Crystal Wealth Mortgage
 DATE

DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
Sub-total		1,153.70	2,086.64	-932.94
GL A/C:1213 ACCRUED INTEREST - RES MORT				185.31
Spectrum Mortgage			51,489.03	158,636.76
IA OP			3,015.99	107,207.73
ACCURRED INTEREST ADJ.	681.03			104,812.77

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01/14/16	ACCURED INTEREST ADJ.	681.03
01/14/16	Spectrum Mortgage	18,648.71
01/21/16	Spectrum Mortgage	17,385.29
01/21/16	ACCURED INTEREST ADJ.	681.04
01/21/16	ACCURED INTEREST ADJ.	681.03
01/28/16	Spectrum Mortgage	20,388.65
01/28/16	Spectrum Mortgage	163,318.52
01/31/16	Spectrum Mortgage	153,355.26
02/04/16	Spectrum Mortgage	99,176.97
02/04/16	IA OP	3,015.99
02/04/16	ACCURED INTEREST ADJ.	416.00
02/04/16	ACCURED INTEREST ADJ.	291.86
02/11/16	Accrued Interest Adj.	728.00
02/11/16	Spectrum Mortgage	19,022.82
02/11/16	ACCURED INTEREST ADJ.	728.00
02/18/16	Spectrum Mortgage	9,422.31
02/18/16	Accrued Interest Adj.	728.00
02/25/16	Spectrum Mortgage	23,159.42
02/25/16	Accrued Interest Adj.	416.00
02/29/16	Spectrum Mortgage	19,019.58
02/29/16	IA OP	3,015.99
03/03/16	Spectrum Mortgage	46,871.42
03/03/16	Accrued Interest Adj.	291.87
03/10/16	Spectrum Mortgage	21,896.75
03/10/16	Accrued Interest Adj.	681.03
03/17/16	Spectrum Mortgage	15,072.02
03/17/16	Accrued Interest Adjustment	681.04
03/23/16	Spectrum Mortgage	12,801.88
03/23/16	Accrued Interest Adjustment	681.03
03/30/16	Accrued Interest Adjustment	681.03
03/30/16	Spectrum Mortgage	19,205.56
03/31/16	IA OP	3,015.99
03/31/16	Spectrum Mortgage	33,757.31
03/31/16	Accrued Interest Adj.	100.53
04/07/16	Spectrum Mortgage	117,385.27
04/07/16	Accrued Interest Adjustment	603.20
04/14/16	Accrued Interest Adjustment	703.74
04/21/16	Accrued Interest Adjustment	703.73
04/28/16	Accrued Interest Adj	703.73
05/05/16	Accrued Interest Adjustment	1,284.01
05/05/16	IA OP	3,740.99
05/05/16	Accrued Interest Adj	128.46
05/12/16	ACCURED INTEREST ADJ	681.03
05/19/16	Accrued Interest Adjustment	681.04
		1,167.48
		1,848.52

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REQUESTED BY:	APHILLIP	
ACCOUNT:	Crystal Wealth Mortgage	
DATE	DESCRIPTION	NET CHANGE
05/26/16	ACCURRED INTEREST ADJ	681.03
05/30/16	ACCURRED INTEREST ADJ	389.16
06/02/16	ACCURRED INTEREST ADJ	194.56
06/02/16	IA OP	3,015.99
06/02/16	ACCURRED INTEREST ADJ	103.79
06/09/16	ACCURRED INTEREST ADJ.	703.73
06/16/16	ACCURRED INTEREST ADJ.	703.73
06/23/16	ACCURRED INTEREST ADJUSTMENT	703.74
06/29/16	ACCURRED INTEREST ADJUSTMENT	603.20
07/07/16	ACCURRED INTEREST ADJUSTMENT	201.04
07/07/16	ACCURRED INTEREST ADJUSTMENT	580.51
07/07/16	IA OP	3,015.99
07/14/16	ACCURRED INTEREST ADJ	681.03
07/21/16	ACCURRED INTEREST ADJ	681.04
07/28/16	ACCURRED INTEREST ADJ	681.03
08/04/16	ACCURRED INTEREST	2,432.27
08/04/16	IA OP	4,765.99
08/04/16	ACCURRED INTEREST ADJ	4,765.99
08/04/16	ACCURRED INTEREST	97.30
08/11/16	ACCURRED INT	681.03
08/18/16	ACCURRED INT ADJ	681.04
08/25/16	ACCURRED INT ADJ	681.03
08/30/16	ACCURRED INTEREST ADJ	486.45
09/01/16	ACCURRED INTEREST ADJ	197.81
09/01/16	IA OP	3,015.99
09/01/16		100.53
09/08/16	ACCURRED INTEREST ADJ	703.74
09/15/16	ACCURRED INT ADJ	703.73
09/22/16	ACCURRED INT ADJ	703.73
09/29/16	ACCURRED INT ADJ	703.74
10/06/16	IA OP	3,015.99
10/06/16	ACCURRED INT ADJ	684.26
10/13/16	ACCURRED INT ADJ	681.03
10/20/16	Accrued Int Adj	681.04
10/27/16	ACCURRED INTEREST CWMS ADJUSTMENT	681.03
10/28/16	ACCURRED INT ADJ	97.29
11/03/16	ACCURRED INT ADJ	843.46
11/03/16	IA OP	3,265.99
11/10/16	ACCURRED INTEREST ADJ	703.73

11/17/16	ACCRUED 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
	GL A/C:1214 ACCRUED INTEREST - COMM MORT			
01/07/16	Commercial mortgage	9,571.29		681,155.81
01/14/16	Commercial mortgage	7,685.92		690,727.10
01/21/16	Commercial mortgage	8,410.46		698,413.02
01/28/16	Commercial Mortgage- M		16,220.42	706,823.48
01/28/16	Commercial Mortgage	8,410.46		690,603.06
02/04/16	Commercial Mortgage Adj.	2,525.79		699,013.52
02/04/16	Commercial mortgage	5,279.19		696,487.73
02/11/16	Commercial INTEREST ADJ.	2,525.80		701,766.92
02/18/16	Commercial mortgage	21,519.64		704,232.72
02/18/16	Commercial mortgage	11,530.00		725,812.36
02/25/16	Commercial mortgage	13,477.68		731,312.36
02/29/16	Commercial mortgage	5,776.14		750,820.04
03/03/16	Commercial mortgage		8,979.74	756,596.18
03/10/16	Commercial mortgage	12,725.16		747,616.44
03/17/16	Commercial mortgage	14,734.85		760,341.60
03/23/16	Commercial mortgage	20,717.54		775,076.45
03/30/16	Commercial mortgage	410.92		795,793.99
03/31/16	Commercial mortgage	2,189.35		796,204.91
04/07/16	Commercial mortgage	9,797.15		798,394.26
04/07/16	Commercial mortgage		724.54	808,191.41
04/07/16	Commercial mortgage		35,354.85	807,466.87
04/14/16	Commercial mortgage	15,898.74		772,112.02
04/21/16	Commercial Mortgage	12,620.06		788,010.76
04/28/16	Commercial Mortgage Accrued Interes	13,603.67		800,630.82
05/05/16	Commercial Mortgage		16,819.56	814,234.49
05/05/16	Commercial Mortgage Accrued Interes			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		831,397.01
05/19/16	Commercial Mortgage Accrued Interes	13,948.83		851,345.84
05/26/16	Commercial Mortgage Accrued Interes	13,326.23		866,672.07
05/30/16	Commercial Mortgage Accrued Interes	8,161.14		871,833.21
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		918,234.71
06/29/16	COMMERCIAL MORTGAGE		3,344.72	915,889.99

07/07/16	Commercial Mortgage Accrued Interest	10,147.91
07/07/16	COMMERCIAL MORTGAGE	62,909.83
07/07/16	COMMERCIAL MORTGAGE	2,983.61
07/14/16	Commercial Mortgage Accrued Interest	12,178.60
07/21/16	Commercial Mortgage Accrued Interest	12,178.59
07/28/16	Commercial Mortgage Accrued Interest	12,178.60
08/04/16	Commercial Mortgage Accrued Interest	12,272.05
08/04/16	COMMERCIAL MORTGAGES	15,966.15
08/11/16	Commercial Mortgage Accrued Interest	12,186.68
08/18/16	Commercial Mortgage Accrued Interest	12,186.68
08/25/16	Commercial Mortgage Accrued Interest	12,186.69
08/30/16	Commercial Mortgage Accrued Interest	8,704.77
09/01/16	Commercial Mortgage Accrued Interest	3,523.52
09/01/16	COMMERCIAL MORT ADJ	15,922.39
09/08/16	Commercial Mortgage Accrued Interest	12,332.33
09/15/16	Commercial Mortgage Accrued Interest	12,332.33
09/22/16	Commercial Mortgage Accrued Interest	12,332.32

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 REQUESTED BY: APHILIP
 ACCOUNT: Crystal Wealth Mortgage

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
09/29/16	Commercial Mortgage Accrued Interest	12,332.33		15,878.25	981,148.63
10/06/16	MORT ADJ				985,270.38
10/06/16	Commercial Mortgage Accrued Interest	12,022.19			977,252.57
10/06/16	INT PAYMENT ADJ	27,726.03			1,005,018.60
10/13/16	Commercial Mortgage Accrued Interest	12,022.20			1,017,040.80
10/20/16	Commercial Mortgage Accrued Interest	12,022.20			1,029,063.00
10/27/16	Commercial Mortgage Accrued Interest	12,022.20			1,041,085.20
10/28/16	Commercial Mortgage Accrued Interest	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 Interest	12,138.54			652,340.82
11/17/16	Commercial Mortgage Accrued Interest	12,147.74			664,488.56
11/24/16	Commercial Mortgage Accrued Interest	8,676.96			676,636.31
11/29/16	Sub-total	620,891.44	616,733.98	4,157.46	685,313.27
01/26/16	GL A/C:1215 ACCRUED INTEREST - AAG ACCRUED AMORTIZATION ADJ.	0.00	603,639.32	0.00	603,639.32
01/01/16	Sub-total	0.00	603,639.32	0.00	-603,639.32
01/01/16	GL A/C:1216 ACC AMORT - CLAIMS				-603,678.58
01/01/16	Amortization of claims				-603,719.49
01/01/16	Amortization of claims	39.26			
01/01/16		40.91			

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

01/01/16	Amortization of claims	90.11	-603,809.50
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
01/07/16	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	-605,804.13
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
01/13/16	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

JAN-06-17 11:20 am

REQUESTED BY: APHILIP

ACCOUNT: Crystal Wealth Mortgage

DATE

DESCRIPTION

DR AMOUNT

CR AMOUNT

NET CHANGE

BALANCE

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

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
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	ACCURED AMORTIZATION ADJ.	607,619.66		0.00	
	Sub-total	607,619.66		0.00	
	GL A/C:1230 DISTRIBUTIONS RECEIVABLE (CA	3,980.34		603,639.32	
	Distribution Income AAG310	1,830.91		1,830.93	
01/28/16	IA CAD Crys H/YLD MTG/S-A/N'FRAC		1,830.90		0.03
01/29/16	IA CAD Crys WITH MED/S-A /N'FRAC		17.26		-17.23
01/29/16	IA CAD Crys H/YLD MTG/S-A/N'FRAC	1,677.87			1,660.64
02/25/16	Distribution Income AAG310		17.26		1,677.90
02/25/16	Distribution Income Re-class				0.03
02/26/16	IA CAD Crys H/YLD MTG/S-A/N'FRAC		1,677.87		2,128.40
03/23/16	Distribution Income AAG310	2,128.37		2,128.37	
03/24/16	IA CAD Crys H/YLD MTG/S-A/N'FRAC		0.03		0.03
03/24/16	IA CAD Crys WITH MED/S-A /N'FRAC		0.00		0.00
04/28/16	DISTRIBUTION RECEIVABLE AAG310				-0.02
04/29/16	IA CAD Crys WITH MED/S-A /N'FRAC	0.02			4.58
05/26/16	DISTRIBUTION RECEIVABLE AAG310	4.60			-0.02
05/27/16	IA CAD Crys H/YLD MTG/S-A/N'FRAC	4.60			-0.08
05/27/16	IA CAD Crys WITH MED/S-A /N'FRAC	0.06			-0.14
06/30/16	IA CAD Crys H/YLD MTG/S-A/N'FRAC	0.06			-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 Crys H/YLD MTG/S-A/N'FRAC	3.38			0.00
07/29/16	IA CAD Crys WITH MED/S-A /N'FRAC	0.04			-0.04

08/26/16	IA CAD CRY\$ WITH MED/S-A /N'FRAC	0.01	-0.05
09/30/16	IA CAD CRY\$ WITH MED/S-A /N'FRAC	0.04	-0.09
10/28/16	IA CAD CRY\$ WITH MED/S-A /N'FRAC	0.04	-0.13
Sub-total		5,667.02	-0.15
GL A/C:1242 PREPAID FRES			366,196.18
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	5,890.57	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	311,329.64
03/10/16	Spectrum Mortgage	7,590.34	303,739.30
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	284,432.05
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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GL ANALYSIS REPORT

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

DESCRIPTION	CR AMOUNT	NET CHANGE	BALANCE
Spectrum Mortgage	3,223.62	253,005.67	
Spectrum Mortgage	2,786.91	250,218.76	
Spectrum Mortgage	2,002.24	248,216.52	
Spectrum Mortgage	3,417.76	244,798.76	

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REQUESTED BY: APHILIP

ACCOUNT: Crystal Wealth Mortgage

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07/07/16	Spectrum Mortgage	11,524.07
07/14/16	Spectrum Mortgage	3,237.72
07/21/16	Spectrum Mortgage	3,034.05
07/28/16	Spectrum Mortgage	2,204.80
07/31/16	Spectrum Mortgage	222,389.48
08/04/16	Spectrum Mortgage	2,408.64
08/11/16	Spectrum Mortgage	6,214.61
08/18/16	Spectrum Mortgage	1,530.78
08/25/16	Spectrum Mortgage	3,093.52
08/30/16	Spectrum Mortgage	1,781.59
08/31/16	Spectrum Mortgage	33,178.83
09/01/16	Spectrum Mortgage	674.68
09/08/16	Spectrum Mortgage	674.87
09/15/16	Spectrum Mortgage	4,594.64
09/22/16	Spectrum Mortgage	4,258.53
09/29/16	Spectrum Mortgage	3,856.13
09/30/16	Spectrum Mortgage	3,846.54
10/06/16	Spectrum Mortgage	547.39
10/13/16	Spectrum Mortgage	3,150.67
10/20/16	Spectrum Mortgage	3,635.97
10/27/16	Spectrum Mortgage	3,604.77
10/31/16	Spectrum Mortgage	3,513.37
11/03/16	Spectrum Mortgage	1,978.31
11/10/16	Spectrum Mortgage	1,488.56
11/17/16	Spectrum Mortgage	3,520.77
11/24/16	Spectrum Mortgage	3,541.71
11/30/16	Spectrum Mortgage	3,591.15
	Sub-total	2,924.19
	GL A/C:1260 SUBSCRIPTIONS RECEIVABLE - D	-242,019.28
01/04/16	DC CAD	2,421.34
01/07/16	DC CAD	4,404,234.37
01/07/16	SUBSCRIPTION RECEIVABLE	0.00
01/11/16	DC CAD	595.00
01/14/16	SUBSCRIPTION RECEIVABLE	595.00
01/14/16	DC CAD	135,200.00
01/18/16	SUBSCRIPTION RECEIVABLE	200.00
01/21/16	DC CAD	135,000.00
01/21/16	SUBSCRIPTION RECEIVABLE	72,282.60
01/28/16	DC CAD	72,282.60
01/28/16	SUBSCRIPTION RECEIVABLE	31,961.82
02/01/16	DC CAD	2,421.34
02/03/16	DC CAD	29,540.48
02/04/16	SUBSCRIPTION RECEIVABLE	0.00
02/08/16	DC CAD	85,821.08
		200.00
		85,621.08

BLG0000898/30

GL ANALYSIS REPORT					
FROM 01/01/16 TO 11/30/16					
ACCOUNT	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
JAN-06-17 11:20 am REQUESTED BY: APHILIP	SUBSCRIPTION RECEIVABLE	395.00		395.00	345.00
ACCOUNT: Crystal Wealth Mortgage	DC CAD	50.00		50.00	-50.00
	WC CAD	200.00		200.00	0.00
	SUBSCRIPTION RECEIVABLE				200.00
	DC CAD	148,244.00		148,244.00	0.00
	SUBSCRIPTION RECEIVABLE				148,244.00
	DC CAD	504,424.52		504,424.52	0.00
	SUBSCRIPTION RECEIVABLE				502,600.00
	DC CAD	502,600.00		502,600.00	0.00
	SUBSCRIPTION RECEIVABLE				200.00
02/11/16 02/11/16 02/17/16 02/18/16 02/24/16 02/25/16 02/29/16 02/29/16 03/02/16 03/03/16 03/07/16 03/09/16 03/10/16 03/14/16 03/16/16 03/17/16 03/21/16 03/23/16 03/23/16 03/31/16 03/31/16 04/04/16 04/07/16	SUBSCRIPTION RECEIVABLE	45,995.00	395.00	45,995.00	45,995.00
02/11/16 02/11/16 02/17/16 02/18/16 02/24/16 02/25/16 02/29/16 02/29/16 03/02/16 03/03/16 03/07/16 03/09/16 03/10/16 03/14/16 03/16/16 03/17/16 03/21/16 03/23/16 03/23/16 03/31/16 03/31/16 04/04/16 04/07/16	SUBSCRIPTION REVERSAL	45,500.00	200.00	45,500.00	45,500.00
02/11/16 02/11/16 02/17/16 02/18/16 02/24/16 02/25/16 02/29/16 02/29/16 03/02/16 03/03/16 03/07/16 03/09/16 03/10/16 03/14/16 03/16/16 03/17/16 03/21/16 03/23/16 03/23/16 03/31/16 03/31/16 04/04/16 04/07/16	DC CAD	27,300.00	68,925.00	27,300.00	0.00
02/11/16 02/11/16 02/17/16 02/18/16 02/24/16 02/25/16 02/29/16 02/29/16 03/02/16 03/03/16 03/07/16 03/09/16 03/10/16 03/14/16 03/16/16 03/17/16 03/21/16 03/23/16 03/23/16 03/31/16 03/31/16 04/04/16 04/07/16	SUBSCRIPTION RECEIVABLE	3,630,000.00	1,084.52	3,630,000.00	3,637,500.00
02/11/16 02/11/16 02/17/16 02/18/16 02/24/16 02/25/16 02/29/16 02/29/16 03/02/16 03/03/16 03/07/16 03/09/16 03/10/16 03/14/16 03/16/16 03/17/16 03/21/16 03/23/16 03/23/16 03/31/16 03/31/16 04/04/16 04/07/16	SUBSCRIPTION REVERSAL	3,650,000.00	68,925.00	3,650,000.00	3,657,500.00
02/11/16 02/11/16 02/17/16 02/18/16 02/24/16 02/25/16 02/29/16 02/29/16 03/02/16 03/03/16 03/07/16 03/09/16 03/10/16 03/14/16 03/16/16 03/17/16 03/21/16 03/23/16 03/23/16 03/31/16 03/31/16 04/04/16 04/07/16	DC CAD	99,700.00	99,700.00	99,700.00	99,700.00
02/11/16 02/11/16 02/17/16 02/18/16 02/24/16 02/25/16 02/29/16 02/29/16 03/02/16 03/03/16 03/07/16 03/09/16 03/10/16 03/14/16 03/16/16 03/17/16 03/21/16 03/23/16 03/23/16 03/31/16 03/31/16 04/04/16 04/07/16	SUBSCRIPTION RECEIVABLE	200.00	99,500.00	200.00	99,500.00
02/11/16 02/11/16 02/17/16 02/18/16 02/24/16 02/25/16 02/29/16 02/29/16 03/02/16 03/03/16 03/07/16 03/09/16 03/10/16 03/14/16 03/16/16 03/17/16 03/21/16 03/23/16 03/23/16 03/31/16 03/31/16 04/04/16 04/07/16	SUBSCRIPTION REVERSAL	99,500.00	0.00	99,500.00	0.00
02/11/16 02/11/16 02/17/16 02/18/16 02/24/16 02/25/16 02/29/16 02/29/16 03/02/16 03/03/16 03/07/16 03/09/16 03/10/16 03/14/16 03/16/16 03/17/16 03/21/16 03/23/16 03/23/16 03/31/16 03/31/16 04/04/16 04/07/16	DC CAD	44,609.17	44,609.17	44,609.17	44,609.17
02/11/16 02/11/16 02/17/16 02/18/16 02/24/16 02/25/16 02/29/16 02/29/16 03/02/16 03/03/16 03/07/16 03/09/16 03/10/16 03/14/16 03/16/16 03/17/16 03/21/16 03/23/16 03/23/16 03/31/16 03/31/16 04/04/16 04/07/16	SUBSCRIPTION RECEIVABLE	395.00	395.00	395.00	395.00
02/11/16 02/11/16 02/17/16 02/18/16 02/24/16 02/25/16 02/29/16 02/29/16 03/02/16 03/03/16 03/07/16 03/09/16 03/10/16 03/14/16 03/16/16 03/17/16 03/21/16 03/23/16 03/23/16 03/31/16 03/31/16 04/04/16 04/07/16	SUBSCRIPTION REVERSAL	44,214.17	44,214.17	44,214.17	44,214.17
02/11/16 02/11/16 02/17/16 02/18/16 02/24/16 02/25/16 02/29/16 02/29/16 03/02/16 03/03/16 03/07/16 03/09/16 03/10/16 03/14/16 03/16/16 03/17/16 03/21/16 03/23/16 03/23/16 03/31/16 03/31/16 04/04/16 04/07/16	DC CAD	29,505.00	29,505.00	29,505.00	29,505.00
02/11/16 02/11/16 02/17/16 02/18/16 02/24/16 02/25/16 02/29/16 02/29/16 03/02/16 03/03/16 03/07/16 03/09/16 03/10/16 03/14/16 03/16/16 03/17/16 03/21/16 03/23/16 03/23/16 03/31/16 03/31/16 04/04/16 04/07/16	SUBSCRIPTION RECEIVABLE	200.00	200.00	200.00	200.00
02/11/16 02/11/16 02/17/16 02/18/16 02/24/16 02/25/16 02/29/16 02/29/16 03/02/16 03/03/16 03/07/16 03/09/16 03/10/16 03/14/16 03/16/16 03/17/16 03/21/16 03/23/16 03/23/16 03/31/16 03/31/16 04/04/16 04/07/16	SUBSCRIPTION REVERSAL	29,305.00	50.00	29,305.00	-50.00
02/11/16 02/11/16 02/17/16 02/18/16 02/24/16 02/25/16 02/29/16 02/29/16 03/02/16 03/03/16 03/07/16 03/09/16 03/10/16 03/14/16 03/16/16 03/17/16 03/21/16 03/23/16 03/23/16 03/31/16 03/31/16 04/04/16 04/07/16	DC CAD	84,892.04	84,892.04	84,892.04	84,892.04
02/11/16 02/11/16 02/17/16 02/18/16 02/24/16 02/25/16 02/29/16 02/29/16 03/02/16 03/03/16 03/07/16 03/09/16 03/10/16 03/14/16 03/16/16 03/17/16 03/21/16 03/23/16 03/23/16 03/31/16 03/31/16 04/04/16 04/07/16	SUBSCRIPTION RECEIVABLE	2,024.52	2,024.52	2,024.52	2,024.52
02/11/16 02/11/16 02/17/16 02/18/16 02/24/16 02/25/16 02/29/16 02/29/16 03/02/16 03/03/16 03/07/16 03/09/16 03/10/16 03/14/16 03/16/16 03/17/16 03/21/16 03/23/16 03/23/16 03/31/16 03/31/16 04/04/16 04/07/16	SUBSCRIPTION REVERSAL	50.00	50.00	50.00	-50.00
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05/12/16		SUBSCRIPTION RECEIVABLE	460,395.00
05/16/16	DC CAD		395.00
05/18/16	DC CAD		460,000.00
05/19/16	SUBSCRIPTION RECEIVABLE		77,259.77
05/24/16	DC CAD		200.00
05/26/16	DC CAD		77,059.77
05/26/16	SUBSCRIPTION RECEIVABLE		16,149.57
05/30/16	DC CAD		1,224.52
06/01/16	DC CAD		14,925.05
06/02/16	SUBSCRIPTION RECEIVABLE		114,964.00
06/06/16	DC CAD		200.00
06/08/16	DC CAD		114,764.00
06/09/16	SUBSCRIPTION RECEIVABLE		52,058.82
06/13/16	DC CAD		395.00
06/14/16	DC CAD		25,692.82
06/15/16	DC CAD		25,971.00
06/16/16	SUBSCRIPTION RECEIVABLE		400.00
06/20/16	DC CAD		400.00
06/23/16	SUBSCRIPTION RECEIVABLE		62,500.00
06/29/16	DC CAD		1,224.52
06/29/16	SUBSCRIPTION RECEIVABLE		62,500.00
07/04/16	DC CAD		1,224.52
07/07/16	SUBSCRIPTION RECEIVABLE		376,520.92
07/11/16	DC CAD		595.00
07/13/16	DC CAD		375,925.92
07/14/16	SUBSCRIPTION RECEIVABLE		231,404.66
07/18/16	DC CAD		400.00
07/20/16	DC CAD		231,004.66
07/21/16	SUBSCRIPTION RECEIVABLE		715,982.17
07/27/16	DC CAD		715,982.17
07/28/16	SUBSCRIPTION RECEIVABLE		576,268.49
08/02/16	DC CAD		1,224.52
08/04/16	DC CAD		575,043.97
08/04/16	SUBSCRIPTION RECEIVABLE		81,921.22
08/08/16	DC CAD		950.00
08/10/16	DC CAD		80,971.22
08/11/16	SUBSCRIPTION RECEIVABLE		77,395.00
08/15/16	DC CAD		395.00
08/17/16	DC CAD		77,000.00
08/18/16	SUBSCRIPTION RECEIVABLE		9,178.25
08/22/16	DC CAD		400.00
08/24/16	DC CAD		8,778.25
08/25/16	SUBSCRIPTION RECEIVABLE		155,251.15

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

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GL ANALYSIS REPORT

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

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GL ANALYSIS REPORT

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

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

11/30/16	DC CAD	22,181,594.44	26,588,250.15	-4,406,655.71	519,951.72
	Sub-total				0.00
	GL A/C:1600 COST OF STN - DOMESTIC				0.00
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 Crys H/YLD MTG/S-A/N'FRAC	722.50		0.07	395,961.21
01/29/16	B Crys H/YLD MTG/S-A/N'FRAC				336,683.71
01/29/16	S Crys W/LTH MED/S-A /N'FRAC				334,236.79
01/29/16	B Crys W/LTH MED/S-A /N'FRAC				334,234.05
01/29/16	B Crys W/LTH MED/S-A /N'FRAC	17.26			334,238.59
01/29/16	B Crys W/LTH MED/S-A /N'FRAC	4.54			334,242.68
01/29/16	B Crys H/YLD MTG/S-A/N'FRAC	4.09			334,242.68
01/29/16	B Crys H/YLD MTG/S-A/N'FRAC	1,830.90			336,073.58
02/04/16	B Crys W/LTH MED/S-A /N'FRAC				336,073.58
02/26/16	B Crys H/YLD MTG/S-A/N'FRAC	1,677.87			397,751.45
02/26/16	B Crys H/YLD MTG/S-A/N'FRAC	702.11			338,453.56
02/26/16	S Crys H/YLD MTG/S-A/N'FRAC			0.01	338,453.55
02/26/16	B Crys W/LTH MED/S-A /N'FRAC	0.01			338,453.56
03/03/16	S Crys W/LTH MED/S-A /N'FRAC				338,453.54
03/24/16	B Crys H/YLD MTG/S-A/N'FRAC	681.63			339,135.17
03/24/16	B Crys W/LTH MED/S-A /N'FRAC	0.03			339,135.20
03/24/16	B Crys W/LTH MED/S-A /N'FRAC	0.01			339,135.21
03/24/16	B Crys H/YLD MTG/S-A/N'FRAC	2,128.37			401,263.58
04/05/16	S Crys H/YLD MTG/S-A/N'FRAC				401,263.48
04/07/16	B DUNDEE INV SVG ACTT F-NL	250,015.00		0.10	651,278.48
04/22/16	S Crys H/YLD MTG/S-A/N'FRAC				250,019.06
04/22/16	S Crys H/YLD MTG/S-A/N'FRAC			0.48	230,018.58
04/26/16	B Crys H/YLD MTG/S-A/N'FRAC	0.08			230,018.66
04/28/16	S Crys H/YLD MTG/S-A/N'FRAC				230,018.66
04/29/16	B DUNDEE INV SVG ACTT F-NL	150.27			250,168.93
04/29/16	B Crys W/LTH MED/S-A /N'FRAC	0.02			250,168.95
04/29/16	B Crys W/LTH MED/S-A /N'FRAC	0.01			250,168.96
05/03/16	B DUNDEE INV SVG ACTT F-NL				250,168.96
05/06/16	B Crys H/YLD MTG/S-A/N'FRAC	647.38			250,816.34
05/27/16	B Crys W/LTH MED/S-A /N'FRAC	0.06			250,816.40

05/27/16	B DUNDEE INV SVG ACT F-NL	191.37
05/27/16	B CRY'S H/YLD MTG/S-A/N'FRAC	1.05
05/27/16	B CRY'S H/YLD MTG/S-A/N'FRAC	4.60
05/27/16	B CRY'S W/LTH MED/S-A /N'FRAC	0.01
06/01/16	S DUNDEE INV SVG ACT F-NL	0.07
06/24/16	B DUNDEE INV SVG ACT F-NL	191.52
06/28/16	B DUNDEE INV SVG ACT F-NL	4.49
06/30/16	B CRY'S H/YLD MTG/S-A/N'FRAC	0.01
06/30/16	B CRY'S W/LTH MED/S-A /N'FRAC	0.06

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

ACCOUNT: Crystal Wealth Mortgage

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
06/30/16	B CRY'S H/YLD MTG/S-A/N'FRAC		1.28		251,210.72
07/06/16	B CRY'S H/YLD MTG/S-A/N'FRAC				251,210.72
07/06/16	B CRY'S W/LTH MED/S-A /N'FRAC				251,210.72
07/07/16	B DUNDEE INV SVG ACT F-NL				301,225.72
07/08/16	B DUNDEE INV SVG ACT F-NL				434,940.72
07/29/16	B DUNDEE INV SVG ACT F-NL				435,287.07
07/29/16	B CRY'S W/LTH MED/S-A /N'FRAC		0.01		435,287.08
07/29/16	B CRY'S H/YLD MTG/S-A/N'FRAC		3.38		435,290.46
07/29/16	B CRY'S W/LTH MED/S-A /N'FRAC		0.04		435,290.50
07/29/16	B CRY'S H/YLD MTG/S-A/N'FRAC		1.10		435,291.60
07/29/16	B DUNDEE INV SVG ACT F-NL	200,015.00			635,306.60
08/03/16	S CRY'S W/LTH MED/S-A /N'FRAC			0.01	635,306.59
08/03/16	S DUNDEE INV SVG ACT F-NL			0.05	635,306.54
08/05/16	S CRY'S H/YLD MTG/S-A/N'FRAC			0.44	635,306.10
08/05/16	S CRY'S H/YLD MTG/S-A/N'FRAC			663.28	634,642.82
08/10/16	B CRY'S H/YLD MTG/S-A/N'FRAC		0.44		634,643.26
08/15/16	S DUNDEE INV SVG ACT F-NL				500,050.56
08/24/16	B DUNDEE INV SVG ACT F-NL	220,015.00			720,065.56
08/26/16	B CRY'S W/LTH MED/S-A /N'FRAC		0.01		720,065.57
08/26/16	B DUNDEE INV SVG ACT F-NL	457.04			720,522.61
08/30/16	B DUNDEE INV SVG ACT F-NL				720,522.61
08/31/16	B DUNDEE INV SVG ACT F-NL				840,537.61
09/08/16	B DUNDEE INV SVG ACT F-NL				1,033,552.61
09/12/16	B DUNDEE INV SVG ACT F-NL				1,033,947.68
09/12/16	S DUNDEE INV SVG ACT F-NL				3.93
09/14/16	S DUNDEE INV SVG ACT F-NL				3.88
09/30/16	B CRY'S W/LTH MED/S-A /N'FRAC	0.04			3.92
10/03/16	B DUNDEE INV SVG ACT F-NL	505,015.00			505,018.92

GL ANALYSIS REPORT

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

S DUNDEE INV SVG ACCT F-NL		505,235.76	
B DUNDEE INV SVG ACCT F-NL	220.76		3.92
B CRY'S WITH MED/S-A /N' FRAC	0.04		3.96
Sub-total	1,682,205.81	2,078,163.13	3.96
GL A/C:11651 COST OF MORTGAGES - COMMERCIAL		4,675,066.20	
Commercial Mortgage- M		4,518.34	
Commercial mortgage	1,262.90		4,670,547.86
ACCURED INTEREST ADJ.		2,525.80	4,671,810.76
Commercial mortgage			4,669,284.96
Commercial mortgage	806,896.00		5,476,180.96
Commercial mortgage	650,000.00		5,471,621.20
Commercial mortgage	350,000.00		6,471,621.20
Commercial mortgage		4,601.56	6,467,019.64
Commercial mortgage	349,103.96		6,816,123.60
COMMERCIAL MORTGAGE PRINCIPLE		1,000,000.00	5,816,123.60
Commercial Mortgage Principal		4,643.73	5,811,479.87
Commercial Mortgage Principal		4,686.31	5,806,793.56
Commercial Mortgage		87,636.48	5,719,157.08
COMMERCIAL MORTGAGE		4,729.26	5,714,427.82
COMMERCIAL MORTGAGE		450,000.00	5,264,427.82
Commercial Mortgage Principal		5,264,427.82	5,259,655.21
COMMERCIAL MORTGAGES		4,772.61	5,259,655.21
Commercial Mortgage Principal			5,259,655.21
Commercial Mortgage Principal			5,259,655.21
Commercial Mortgage Principal			5,259,655.21
Commercial Mortgage Principal			5,259,655.21
Commercial Mortgage Principal			5,259,655.21
Commercial Mortgage Principal			5,259,655.21
Commercial Mortgage Principal			5,254,838.84
Commercial Mortgage Principal			5,254,838.84
Commercial Mortgage Principal			5,254,838.84
Commercial Mortgage Principal			5,254,838.84
MORT ADJ		4,860.51	5,249,978.33
MORT ADJ		245,094.93	5,495,073.26
Commercial Mortgage Principal			5,495,073.26
Commercial Mortgage Principal			5,495,073.26
Commercial Mortgage Principal			5,495,073.26
Commercial Mortgage Principal			5,495,073.26
Commercial Mortgage Principal			5,495,073.26
Commercial Mortgage Principal			5,495,073.26
Sub-total	2,402,357.79		820,007.06

REQUESTED BY: APHILIP
ACCOUNT: Crystal Wealth Mortgage

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

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
01/07/16	GL A/C:1652 COST OF MORTGAGES - RES MORT		233,479.89		34,767,958.71
01/14/16	Spectrum Mortgage		373,621.11		34,534,478.82
01/21/16	Spectrum Mortgage	886,835.72		34,160,857.71	
01/28/16	Spectrum Mortgage		106,493.27	35,047,693.43	
01/31/16	Spectrum Mortgage	17,097.15		34,941,200.16	
02/04/16	Spectrum Mortgage	102,927.47		34,958,257.31	
02/11/16	Spectrum Mortgage		35,061,181.78		
02/18/16	Spectrum Mortgage		35,060,275.32		
02/25/16	Spectrum Mortgage	1,609,902.75	1,529,509.73	33,530,765.59	
02/29/16	Spectrum Mortgage		35,140,668.34		
03/03/16	Spectrum Mortgage	21,893.25		35,118,785.09	
03/10/16	Spectrum Mortgage	108,113.51		35,010,671.58	
03/17/16	Spectrum Mortgage	464,703.86		34,545,967.72	
03/23/16	Spectrum Mortgage	302,794.00		34,848,761.72	
03/30/16	Spectrum Mortgage	583,932.91		34,264,828.81	
03/31/16	Spectrum Mortgage	232,617.06		34,032,211.75	
04/07/16	Spectrum Mortgage	151,994.43		33,880,217.32	
04/14/16	Spectrum Mortgage	748,536.73		33,131,680.59	
04/21/16	Spectrum Mortgage	339,801.32		32,791,879.27	
04/28/16	Spectrum Mortgage	183,952.65		32,607,916.62	
04/29/16	Spectrum Mortgage	56,804.27		33,499,853.69	
05/05/16	Spectrum Mortgage	182,997.61		33,443,049.42	
05/12/16	Spectrum Mortgage	259,256.91		33,260,051.81	
05/19/16	Spectrum Mortgage		33,000,794.90		
05/26/16	Spectrum Mortgage	106,367.53	31,152,244.47	31,016,195.26	
05/30/16	Spectrum Mortgage	29,601.68	31,147,292.19		
05/31/16	Spectrum Mortgage		30,966,162.35		
06/02/16	Spectrum Mortgage		452,464.51		
06/09/16	Spectrum Mortgage		134,643.51	30,513,697.84	
06/16/16	Spectrum Mortgage		47,429.37	30,379,054.33	
06/23/16	Spectrum Mortgage		246,668.15	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		29,173,509.67	29,140,310.65	
07/21/16	Spectrum Mortgage		581,881.86	28,558,428.79	
07/28/16	Spectrum Mortgage		653,828.93	27,904,599.86	
07/31/16	Spectrum Mortgage		261,688.21	27,642,911.65	
08/04/16	Spectrum Mortgage				

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
01/07/16	GL A/C:1100 INTRA FUND LOANS RECEIVABLE			1,701,000.00	5,761,000.00
01/07/16	INVESTMENT TRANSACTION COSTS				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			10,315,000.00
01/27/16	Inter Fund Loan Tracking		100,000.00		10,215,000.00
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
08/11/16	Spectrum Mortgage	396,633.91			
08/18/16	Spectrum Mortgage	173,458.48			
08/25/16	Spectrum Mortgage	231,671.67			
08/30/16	Spectrum Mortgage	9,985.71			
08/31/16	Spectrum Mortgage	84.04			
09/01/16	Spectrum Mortgage	456,477.20			
09/08/16	Spectrum Mortgage	1,132,202.90			
09/15/16	Spectrum Mortgage	3,034,108.86			
09/22/16	Spectrum Mortgage	22,575,177.26			
09/29/16	Spectrum Mortgage	22,547,758.91			
09/30/16	Spectrum Mortgage	102,097.95			
10/06/16	Spectrum Mortgage	704,480.97			
10/13/16	Spectrum Mortgage	335,223.41			
10/20/16	Spectrum Mortgage	21,405,956.58			
10/27/16	Spectrum Mortgage	21,215,452.35			
10/31/16	Spectrum Mortgage	190,194.23			
11/03/16	Spectrum Mortgage	444,186.96			
11/10/16	Spectrum Mortgage	156,926.12			
11/17/16	Spectrum Mortgage	243,614.95			
11/24/16	Spectrum Mortgage	58,759.95			
11/30/16	Spectrum Mortgage	380,384.34			
11/10/16	Sub-total	4,511,331.90	19,467,421.99	-14,956,090.09	19,811,868.62
11/17/16	GL A/C:1698 COMMISSIONS IN HOLDINGS				-12,04
11/24/16	INVESTMENT TRANSACTION COSTS	12.04			0.00
11/30/16	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
FROM 01/01/16 TO 11/30/16					
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ACCOUNT: Crystal Wealth Mortgage					

03/10/16	805,000.00	
03/10/16	185,000.00	
03/11/16	90,000.00	
03/11/16	40,000.00	
03/11/16	100,000.00	
03/11/16	8,731,000.00	
03/11/16	8,671,000.00	
03/11/16	8,666,000.00	
03/11/16	8,561,000.00	
03/11/16	8,006,000.00	
03/11/16	5,000.00	
03/11/16	105,000.00	
03/11/16	555,000.00	
04/07/16	45,000.00	
04/14/16	256,800.00	
04/21/16	303,200.00	
04/28/16	12,000.00	
05/05/16	1,000,000.00	
05/19/16	1,150,000.00	
06/02/16	350,000.00	
06/16/16	1,000,000.00	
07/14/16	1,222,000.00	
07/28/16	1,285,000.00	
08/04/16	200,000.00	
09/22/16	140,000.00	
10/27/16	25,000.00	
11/03/16	50,000.00	
11/10/16	125,000.00	
11/24/16	11,153,000.00	
	6,281,000.00	
	6,172,.60	
	7,598.87	
01/07/16	1,426.27	
01/07/16	2,661.67	
01/14/16	5,641.94	
01/14/16	188.54	
01/14/16	1,426.27	
01/21/16	5,669.31	
01/21/16	319.32	
01/21/16	1,426.27	
01/27/16	5,673.87	
01/27/16	219.97	
01/27/16	1,426.27	
01/28/16	99.34	
	121.64	
02/04/16	5,667.79	
02/04/16	1,426.27	
02/04/16	5,666.78	
02/11/16	117.08	
02/11/16	32,274.60	
	37,942.39	
	39,368.66	
	45,035.44	
	45,152.52	

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		1,353.79	10,918.45
03/11/16	Inter Fund Loan Tracking		18.26		9,564.66
03/11/16	Inter Fund Loan Tracking	5,386.49			9,582.92
03/11/16	Inter Fund Loan Tracking	8,087.67		14,969.41	23,057.08
03/23/16	Commercial Mortgage Adj.		8,087.67		23,057.08
03/23/16	Commercial mortgage	678.16			14,969.41
03/23/16	Inter Fund Loan Tracking	4,592.66		15,647.57	20,240.33
03/23/16	Inter Fund Loan Tracking	791.19			20,240.33
03/30/16	Inter Fund Loan Tracking	5,358.11		21,031.12	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
04/07/16	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				
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
02/29/16	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	117.08			17,186.52
03/10/16	Inter Fund Loan Tracking		2,000.00		17,303.60

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REQUESTED BY: APHILLIP

ACCOUNT: Crystal Wealth Mortgage

04/14/16		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
04/21/16	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		23,680.34
04/28/16	Inter Fund Loan Tracking	5,243.15	28,923.49
05/05/16	Inter Fund Loan Tracking	5,243.16	34,166.65
05/12/16	Inter Fund Loan Tracking	5,010.41	39,207.06
05/19/16	Inter Fund Loan Tracking	4,533.56	43,740.62
05/26/16	Inter Fund Loan Tracking	2,590.61	46,331.23
05/30/16	Inter Fund Loan Tracking	1,750.36	48,081.59
06/02/16	Inter Fund Loan Tracking		3,081.59
06/02/16	Inter Fund Loan Tracking		6,799.13
06/09/16	Inter Fund Loan Tracking	3,717.54	10,288.72
06/16/16	Inter Fund Loan Tracking	3,499.59	13,767.90
06/23/16	INT REC ON INTRA FUND LOANS	3,499.18	16,741.48
06/29/16	INT REC ON INTRA FUND LOANS	2,973.58	20,706.26
07/07/16	INT REC ON INTRA FUND LOANS	3,964.78	23,972.70
07/14/16	INT REC ON INTRA FUND LOANS	3,266.44	26,732.29
07/21/16	INT REC ON INTRA FUND LOANS	2,759.59	29,243.53
07/28/16	INT REC ON INTRA FUND LOANS	2,511.24	
07/28/16	INTERFUND LOAN		4,243.53
08/04/16	INT REC ON INTRA FUND LOANS	1,760.08	6,003.61
08/04/16	INTRA FUND LOANS		2,103.61
08/11/16	INT REC ON INTRA FUND LOANS	978.53	3,032.14
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	11,312.00
10/20/16	INT REC ON INTRA FUND LOANS	836.60	12,218.60
10/27/16	INT REC ON INTRA FUND LOANS		3,026.83
10/28/16	INT REC ON INTRA FUND LOANS		3,312.80
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	6,310.85

Sub-total	184,552.94	184,344.69	208.25	6,380.85
GL A/C:1900 MARK TO MARKET				-620.75
UNREALIZED G/L UR	2.87			-617.88
UNREALIZED G/L UR	435.42			-182.46
UNREALIZED G/L UR	508.77			326.31
UNREALIZED G/L UR	505.82			832.13
UNREALIZED G/L UR		1,310.05		-477.92
UNREALIZED G/L UR	473.55			-4.37
UNREALIZED G/L UR		0.01		-4.38
02/04/16		108.19		103.81
02/11/16		564.19		668.00
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			GL ANALYSIS REPORT	
			FROM 01/01/16 TO 11/30/16	
DATE	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
		1,174.18		-506.18
02/25/16				-506.18
02/29/16	294.93			-211.25
03/03/16	209.91			-1.34
03/10/16	723.70			722.36
03/17/16	440.49			1,162.85
03/23/16		1,651.93		-499.08
03/30/16	532.78			43.70
03/31/16	16.41			60.11
04/07/16	712.01			812.12
04/07/16	31.0.01			1,122.13
04/14/16		1,740.73		
04/21/16	618.60			
04/28/16	378.80			2,119.53
04/28/16		0.01		2,119.52
05/05/16		2,134.51		-14.99
05/05/16	0.01			-14.98
05/05/16	0.07			-14.91
05/12/16	2.18			-12.73
05/19/16	0.69			-12.04
05/26/16				-15.73
05/30/16				-15.78
06/02/16	0.83			-14.95
06/09/16	0.51			-14.44
06/16/16	0.91			-13.53
06/23/16	0.77			-12.76
06/29/16	0.75			-12.01
06/30/16		3.54		-15.55
07/07/16	0.02			-15.53

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

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REQUESTED BY: APHILIP

ACCOUNT: Crystal Wealth Mortgage

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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	
	REDEMPTION PAYABLE			-61,042.07	
02/11/16	WC CAD	5,729.55		-55,312.52	
02/17/16	WC CAD	21,226.54		-34,085.98	
02/17/16	WC CAD		142,449.32	-176,535.30	
02/18/16	WC CAD	34,085.98		-142,449.32	
02/18/16	WC CAD	3,517.05		-138,932.27	
02/22/16	WC CAD	138,932.27		0.00	
02/24/16	WC CAD		185,728.16	-185,728.16	
02/25/16	REDEMPTION PAYABLE			-119,076.66	
02/29/16	WC CAD	66,651.50		0.00	
03/02/16	WC CAD	119,076.66		-444,250.22	
03/03/16	REDEMPTION PAYABLE		444,250.22	-433,044.53	
03/07/16	WC CAD	11,205.69		0.00	
03/09/16	WC CAD	433,044.53		-186,814.70	
03/10/16	REDEMPTION PAYABLE			-181,048.39	
03/14/16	WC CAD	5,766.31		-176,695.13	
03/14/16	WC CAD	4,353.26		-174,195.13	
03/16/16	WC CAD	2,500.00		0.00	
03/16/16	WC CAD		174,195.13	431,651.49	
03/17/16	REDEMPTION PAYABLE			-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			-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	
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	
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	
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	
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	
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
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
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
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
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
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
06/13/16	WC CAD	3,855.78	-235,913.73
06/15/16	WC CAD	235,913.73	0.00
06/16/16	REDEMPTION PAYABLE		-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
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
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
07/11/16	WC CAD	56,128.23	-1,545,406.30
07/11/16	WC CAD	3,855.78	-1,541,547.52
07/13/16	WC CAD	1,541,547.52	0.00
07/14/16	REDEMPTION PAYABLE		-304,758.94
07/18/16	WC CAD	4,887.05	-239,871.89
07/18/16	WC CAD	86,716.75	-213,155.14

GL ANALYSIS REPORT			
FROM 01/01/16 TO 11/30/16	DR AMOUNT	DESCRIPTION	NET CHANGE
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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
07/21/16	WC CAD	1,681,339.86	0.00
07/27/16	REDEMPTION PAYABLE		-2,229,729.98
07/28/16	REDEMPTION REVERSAL	55.54	-2,229,674.44
07/28/16	WC CAD	163,718.91	-2,065,355.53
08/02/16	WC CAD	57,268.94	-2,008,686.59
08/02/16	DC CAD	56.54	-2,008,742.13
08/03/16	WC CAD	2,008,742.13	0.00
08/04/16	REDEMPTION PAYABLE		-560,210.24
08/04/16	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
08/15/16	WC CAD	4,022.47	-143,376.86
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
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
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
09/06/16	WC CAD	10,484.90	-316,695.19
09/08/16	REDEMPTION PAYABLE		-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
09/19/16	WC CAD	7,887.05	0.00
09/22/16	REDEMPTION PAYABLE		-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
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
10/11/16	WC CAD	64,644.20	-476,053.18

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
10/17/16	WC CAD	3,347.47	-8,910,408.89
10/17/16	WC CAD	46,819.41	-8,863,589.48
10/17/16	WC CAD	8,863,589.48	0.00
10/19/16	REDEMPTION PAYABLE		-108,972.23
10/20/16	REDEMPTION REVERSAL		-26,886.16
10/20/16	DC CAD	82,086.07	-125,037.75
10/24/16	DC CAD	98,151.59	-127,953.19
10/24/16	DC CAD	2,915.44	-29,054.04
10/25/16	WC CAD	98,889.15	-18,980.96
10/25/16	WC CAD	10,073.08	0.00
10/26/16	WC CAD	18,980.96	-919,666.08
10/28/16	REDEMPTION PAYABLE		-896,585.63
10/31/16	WC CAD	23,080.45	-883,316.48
10/31/16	WC CAD	13,269.15	0.00
11/02/16	WC CAD	683,316.48	-217,074.75
11/03/16	REDEMPTION PAYABLE		-216,725.54
11/07/16	WC CAD	349.11	-214,914.96
11/07/16	WC CAD	1,810.68	0.00
11/09/16	WC CAD	214,914.96	-1,535,021.21
11/10/16	REDEMPTION PAYABLE		-1,533,134.61
11/14/16	WC CAD	1,886.60	0.00
11/16/16	WC CAD	1,533,134.61	-421,894.97
11/17/16	REDEMPTION PAYABLE		-260,004.97
11/22/16	WC CAD	161,890.00	-257,904.97
11/22/16	WC CAD	2,100.00	-254,313.57
11/22/16	WC CAD	3,551.40	0.00
11/23/16	WC CAD	254,313.57	-111,434.08
11/24/16	REDEMPTION PAYABLE		-88,853.63
11/28/16	WC CAD	22,580.45	0.00
11/30/16	WC CAD	88,853.63	0.00
	Sub-total	35,570,944.54	40,654.01.

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
01/04/16	GL A/C:2350 PAYABLE - DISTRIBUTIONS	5,649.96		5,649.96	5,703.40
01/04/16	WC CAD		5,649.96	-53.44	-53.44
01/28/16	DISTRIBUTION		151,222.92	-156,280.44	-156,280.44
01/28/16	REINVESTED DISTRIBUTION		5,004.32	-5,057.52	-5,057.52
02/01/16	WC CAD			-53.20	-53.20

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ACCOUNT: Crystal Wealth Mortgage

-154,222.16	-4,952.15
02/25/16	-53.06
02/25/16	164,889.32
02/29/16	164,942.38
03/23/16	91.76
03/23/16	149,270.05
03/28/16	4,899.09
04/28/16	212,615.09
04/28/16	5,435.69
05/02/16	125.13
05/05/16	7,375.84
05/05/16	216.89
05/26/16	111.27
05/26/16	175,699.45
05/26/16	182,216.00
05/30/16	6,516.64
06/02/16	111.27
06/29/16	185,418.91
06/29/16	125.82
06/29/16	192,745.00
06/29/16	125.82
07/04/16	7,325.98
07/28/16	98.97
07/28/16	141,083.70
07/28/16	98.97
07/28/16	135,248.17
08/02/16	5,726.01
08/25/16	141,687.67
08/25/16	107.78
08/25/16	107.78
08/25/16	135,485.87
08/29/16	6,201.74
08/29/16	7,242.44
08/25/16	7,242.44
08/25/16	1,371,941.28
Sub-total	1,366,400.54
GL A/C:2450 LINE OF CREDIT PRINCIPAL	5,540.74
TD LOC	25,334.22
TD LOC	2,265.00
TD LOC	100,000.00
TD LOC	26,562.02
TD LOC	140.00
Commercial mortgage	806,896.00
Spectrum Mortgace	500 000 000
03/10/16	-8,881,039.28
01/14/16	-8,419,841.24
01/14/16	-8,445,175.46
01/14/16	-8,447,440.46
02/11/16	-8,547,440.46
02/11/16	-8,574,003.28
02/11/16	-8,574,143.28
02/25/16	-9,381,039.28
03/10/16	-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			-8,447,258.62
04/07/16	TRSF FROM TD LOC TO SPECTRUM			-8,469,741.24
04/14/16	TD LOC	22,482.62		-7,297,865.08
05/05/16	Line of credit principal	1,171,876.16	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			-7,246,434.06
06/16/16	Commercial Mortgage	374,982.50		-7,120,050.94
07/07/16	COMMERCIAL MORTGAGE	126,383.12		-7,041,977.70
07/14/16	COMMERCIAL MORTGAGE	78,073.24		-6,741,995.20
07/21/16	TD LOC	299,982.50		-6,542,012.70
07/28/16	TD LOC ADJ	199,982.50		-6,042,030.20
08/04/16	TD LOC ADJ	499,982.50		-5,842,030.20
08/04/16	TD LOC	200,000.00		-5,442,030.20
08/04/16	INTRA FUND LOANS	400,000.00		-5,442,047.70
08/04/16	TD LOC	17.50		-5,442,065.20
08/18/16	TD LOC		17.50	-5,442,100.20
08/25/16	TD LOC		35.00	-5,463,523.10
09/01/16	TD LOC		21,422.90	-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
GL ANALYSIS REPORT				
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FROM 01/01/16 TO 11/30/16				
REQUESTED BY: APRILIP				
ACCOUNT: Crystal Wealth Mortgage				
DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE
09/29/16	Line of credit principal		202.23	BALANCE
10/06/16	TD LOC ADJ		12,684.77	-2,784,562.61
10/13/16	TD LOC ADJ	374,982.50		-2,797,247.38
11/03/16	TD LOC ADJ		8,083.48	-2,422,264.88
11/17/16	ADJUSTMENT		300,000.00	-2,130,348.36
	Sub-total	7,382,953.06	1,693,460.18	-2,730,348.36
	GL A/C:2455 LINE OF CREDIT ACCRUED INT		5,689,492.88	-26,766.13
01/07/16	TD LOC		6,055.48	-32,821.61
01/14/16	BANK CHARGES ADJ.	41.10		-7,528.49
01/14/16	TD LOC	25,334.22		-13,605.54
01/14/16	TD LOC		6,077.05	-19,682.59
01/21/16	TD LOC		6,077.05	-25,759.64
01/28/16	TD LOC		6,077.05	-31,836.69
02/04/16				

02/11/16	26,562.82
02/11/16	-5,273.87
02/11/16	-11,403.32
02/11/16	-11,424.91
02/18/16	-17,595.46
02/25/16	-24,014.71
02/29/16	-27,872.34
03/03/16	-30,765.56
03/10/16	-37,387.99
03/17/16	-11,341.15
03/17/16	TD LOC Accrued Interest Adj.
03/17/16	TD LOC
03/23/16	TD LOC
03/30/16	TD LOC
03/31/16	TD LOC
04/07/16	TD LOC
04/14/16	TD LOC
04/21/16	TD LOC
04/28/16	Line of credit accrued interest
05/05/16	Line of credit accrued interest
05/05/16	Line of credit accrued interest
05/12/16	Line of credit accrued interest
05/12/16	Mortgage Contracts
05/19/16	Line of credit accrued interest
05/26/16	Line of credit accrued interest
05/30/16	Line of credit accrued interest
06/02/16	Line of credit accrued interest
06/09/16	Line of credit accrued interest
06/16/16	Line of credit accrued interest
06/16/16	Commercial Mortgage
06/23/16	Line of credit accrued interest
06/29/16	Line of credit accrued interest
07/07/16	Line of credit accrued interest
07/07/16	COMMERCIAL MORTGAGE
07/14/16	Line of credit accrued interest
07/21/16	Line of credit accrued interest
07/28/16	Line of credit accrued interest
08/04/16	Line of credit accrued interest
08/11/16	Line of credit accrued interest
08/18/16	Line of credit accrued interest
08/25/16	Line of credit accrued interest
08/25/16	TD LOC
26,046.84	
02/11/16	28.03
02/11/16	6,129.45
02/11/16	21.59
02/11/16	6,170.55
02/11/16	6,419.25
02/11/16	3,857.63
02/11/16	2,893.22
02/11/16	6,622.43
02/11/16	-11,369.18
02/11/16	-17,597.26
02/11/16	-22,935.62
02/11/16	-29,163.70
02/11/16	-30,031.85
02/11/16	-36,111.21
02/11/16	-36,160.52
02/11/16	-41,689.70
02/11/16	-13,836.13
02/11/16	-19,087.92
02/11/16	5,228.08
02/11/16	5,338.36
02/11/16	6,228.08
02/11/16	866.15
02/11/16	6,079.36
02/11/16	49.31
02/11/16	5,529.18
02/11/16	27,853.57
02/11/16	5,251.79
02/11/16	3,490.91
02/11/16	770.66
02/11/16	4,684.80
02/11/16	5,465.82
02/11/16	-33,500.11
02/11/16	-10,054.88
02/11/16	-15,353.48
02/11/16	-20,498.00
02/11/16	-23,437.73
02/11/16	2,939.73
02/11/16	2,204.79
02/11/16	5,144.52
02/11/16	5,077.48
02/11/16	-35,864.52
02/11/16	-12,423.89
02/11/16	-17,483.26
02/11/16	-21,819.86
02/11/16	-27,569.43
02/11/16	-5,747.67
02/11/16	4,728.91
02/11/16	4,627.53
02/11/16	4,495.75
02/11/16	4,049.73
02/11/16	3,867.26
02/11/16	4,049.73
02/11/16	3,926.05
02/11/16	20,751.31

08/30/16	Line of credit accrued interest	3,942.16
09/01/16	Line of credit accrued interest	75.12
09/01/16	TD LOC	17,495.32
09/08/16	Line of credit accrued interest	3,895.64
09/15/16	Line of credit accrued interest	3,473.95
09/22/16	Line of credit accrued interest	3,252.19
09/22/16	LINE OF CREDIT PRINCIPAL ADJ	1,274.46
09/29/16	Line of credit accrued interest	1,979.75
10/06/16	TD LOC ADJ	12,399.50
10/06/16	Line of credit accrued interest	1,946.24
10/13/16	Line of credit accrued interest	1,836.82
10/20/16	Line of credit accrued interest	1,724.30
10/27/16	Line of credit accrued interest	1,724.30
10/28/16	Line of credit accrued interest	738.99
11/03/16	TD LOC ADJ	8,012.23
11/03/16	Line of credit accrued interest	990.34
		-989.37
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GL ANALYSIS REPORT		
FROM 01/01/16 TO 11/30/16		
ACCOUNT:	DESCRIPTION	CR AMOUNT
DATE	DR AMOUNT	NET CHANGE
08/30/16	Line of credit accrued interest	1,731.40
09/01/16	Line of credit accrued interest	1,883.45
09/08/16	Line of credit accrued interest	1,944.27
09/15/16	Line of credit accrued interest	1,388.77
09/22/16	Sub-total	215,684.14
09/22/16	GL A/C:2560 TAX WITHHELD ON DISTRIBUTION	18,828.87
09/29/16	NON-RESIDENT TAX ON DIST	91.76
10/06/16	WX CAD	125.13
10/06/16	NON-RESIDENT TAX ON DIST	111.27
10/06/16	WX CAD	0.00
10/06/16	NON-RESIDENT TAX ON DIST	125.82
10/06/16	WX CAD	0.00
10/06/16	NON-RESIDENT TAX ON DIST	98.97
10/06/16	WX CAD	0.00
10/06/16	NON-RESIDENT TAX ON DIST	107.78
10/06/16	WX CAD	128.97
10/06/16	DISTRIBUTION ADJ	128.97
10/06/16	Sub-total	789.70
GL A/C:2570 INTRA FUND LOANS PAYABLE		
		-196,000.00

		DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
01/14/16	Spectrum Mortgage					-336,000.00
01/14/16	Inter Fund Loan Tracking	196,000.00			-140,000.00	
01/2/16	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	
Inter Fund Loan Tracking		139.08				-1,078.82
01/07/16	Inter Fund Loan Tracking	1,078.82			0.00	
01/14/16	Inter Fund Loan Tracking		42.58		-42.58	
01/2/16	INTERFUND LOAN ADJ.		99.34		-141.92	
01/28/16	Inter Fund Loan Tracking		42.58		-184.50	
02/04/16	Inter Fund Loan Tracking		42.58		-227.08	
02/11/16	Inter Fund Loan Tracking		42.58		-269.66	
02/18/16	Inter Fund Loan Tracking		42.58		-312.24	
02/25/16	Inter Fund Loan Tracking		42.58		-336.57	
02/29/16	Inter Fund Loan Tracking		24.33		-354.82	
03/03/16	Inter Fund Loan Tracking		18.25		-397.40	
03/10/16	Inter Fund Loan Tracking		42.58		-403.45	
03/11/16	Inter Fund Loan Tracking		6.05		0.00	
03/11/16	Inter Fund Loan Tracking		81.10		-81.10	
04/28/16	Inter Fund Loan Tracking		162.19		-243.29	
05/05/16	Inter Fund Loan Tracking	243.29			0.00	
05/05/16	Sub-total	1,725.56	785.82	939.74	0.00	
GL A/C:2700 ACCRUED MANAGEMENT FEES					-56,238.49	
Management Fees with GST			2,864.87		-59,103.36	
Management Fees with GST			8,594.60		-67,697.96	
WX CAD		63,721.71			-3,976.25	
Management Fees with GST			2,864.87		-6,841.12	
Commercial mortgage			7,432.77		-14,323.89	
Management Fees with GST			2,864.87		-17,188.76	
Management Fees with GST			2,864.87		-20,053.63	
Management Fees with GST			2,864.80		-22,898.43	
Management Fees with GST			8,534.40		-31,432.83	
Management Fees with GST			2,864.80		-34,277.63	
JAN-06-17 11:20 am	ACCOUNT: Crystal Wealth Mortgage	FROM 01/01/16 TO 11/30/16	GL ANALYSIS REPORT	PAGE: 29		
REQUESTED BY: APHILIP	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

Lily Ho
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

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
01/04/16	GL A/C:1000 CASH - CAD	250.00			420.91
01/05/16	DC CAD				670.91
01/05/16	B CRY'S WLTH MED/S-A /N'FRAC				670.91
01/05/16	S CRY'S 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				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 CRY'S WLTH MTG STGY/N'FRAC			4,673.61	59,636.32
01/29/16	IA CAD CRY'S WLTH MED/S-A /N'FRAC		16,596.52		76,232.84
01/29/16	B CRY'S WITH MED/S-A /N'FRAC				76,232.84
01/29/16	B CRY'S WITH MED/S-A /N'FRAC			16,596.52	59,636.32
01/29/16	B CRY'S WLTH MED/S-A /N'FRAC			3,934.14	55,702.18
01/29/16	IA CAD CRY'S WLTH MTG STGY/N'FRAC		9,118.97		64,821.15
01/29/16	B CRY'S WLTH MTG STGY/N'FRAC				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
02/03/16	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
02/08/16	S USD	69,036.65			53,022.88
02/10/16	One time expense Adj.			1,179.85	51,843.03
02/10/16	WC CAD			5,000.00	46,843.03
02/11/16	DC CAD				88,266.19
02/11/16	IW CAD				88,256.15
02/16/16				10.04	

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TO 11/30/16

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		-9,071.71
02/19/16	S CRY\$ WLTH MED/S-A /N'FRAC	201,805.26	5,783.29
02/19/16	IW CAD	14,855.00	5,776.73
02/22/16	WC CAD	6.56	4,774.67
02/24/16	DC CAD	1,002.06	4,741.91
02/24/16	DC CAD	2,641.24	7,415.91
02/26/16	B CRY\$ WLTH MTG STGY/N'FRAC	7,415.91	
02/26/16	S CRY\$ WLTH MED/S-A /N'FRAC	7,415.91	
02/26/16	S CRY\$ WLTH MED/S-A /N'FRAC	12,985.91	
02/26/16	B CRY\$ WLTH MED/S-A /N'FRAC	11,323.03	
02/26/16	B CRY\$ WLTH MED/S-A /N'FRAC	3,815.68	
02/26/16	IA CAD CRY\$ WLTH MTG STGY/N'FRAC	9,113.54	7,507.35
02/26/16	IA CAD CRY\$ WLTH MED/S-A /N'FRAC	1,662.88	16,620.89
02/26/16	B CRY\$ WLTH MTG STGY/N'FRAC	4,537.60	18,283.77
02/26/16	B CRY\$ WLTH MTG STGY/N'FRAC	9,113.54	13,746.17
02/26/16	B CRY\$ WLTH MTG STGY/N'FRAC	4,632.63	8,847.63
02/26/16	S CRY\$ WLTH MTG STGY/N'FRAC	4,215.00	9,597.63
02/26/16	DC CAD	750.00	5,133.33
02/29/16	WC CAD		4,464.30
02/29/16	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		60,767.58
03/03/16	Inter Fund Loan Tracking	8,300.00	50,037.58
03/04/16	S CRY\$ WLTH MED/S-A /N'FRAC	30,195.00	80,232.58
03/04/16	S CRY\$ 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
03/04/16	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

GL ANALYSIS REPORT					
		FROM 01/01/16 TO 11/30/16		PAGE : 2	
DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
03/16/16	DC CAD	32,981.51			23,940.63
03/18/16	B CRY\$ WLTH MTG STGY/N'FRAC				23,940.63
03/18/16	S CRY\$ WLTH MTG STGY/N'FRAC	19,185.00		43,125.63	
03/23/16	WC CAD			22,553.25	
03/24/16	B CRY\$ WLTH MTG STGY/N'FRAC		20,572.38	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 CRY\$ WLTH MTG STGY/N'FRAC	10,228.79		30,579.02	
03/24/16	IA CAD CRY\$ WLTH MED/S-A /N'FRAC	15,126.32		45,705.34	
03/24/16	B CRY\$ WLTH MTG STGY/N'FRAC		4,383.99	41,321.35	
03/24/16	B CRY\$ WLTH MED/S-A /N'FRAC		15,126.32	26,195.03	
03/24/16	B CRY\$ WLTH MED/S-A /N'FRAC		3,641.78	22,553.25	
03/28/16	S CRY\$ WLTH MTG STGY/N'FRAC			22,553.25	
03/28/16	WC CAD		1,800.00	20,753.25	
03/28/16	S CRY\$ 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	DC CAD	15,135.00		25,828.37	
04/01/16	S CRY\$ WLTH MED/S-A /N'FRAC		27,960.00	53,788.37	
04/01/16	S CRY\$ WLTH MTG STGY/N'FRAC			53,377.76	
04/01/16	IW CAD			707,880.12	
04/01/16	S USD	654,502.36		708,630.12	
04/04/16	DC CAD	750.00		708,630.12	
04/05/16	B CRY\$ WLTH MTG STGY/N'FRAC			733,630.12	
04/06/16	DC CAD	25,000.00		44,100.00	
04/06/16	WC CAD			639,530.12	
04/07/16	Inter Fund Loan Tracking			688,725.25	
04/07/16	Inter Fund Loan Tracking			613,725.25	
04/07/16	Inter Fund Loan Tracking			669,725.25	
04/07/16	Inter Fund Loan Tracking			54,725.25	
04/08/16	S CRY\$ WLTH MTG STGY/N'FRAC			54,725.25	
04/08/16	S CRY\$ 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			455,185.25	
04/11/16	B CRY\$ 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	516,496.13	

04/13/16	WC CAD		189,726.29
04/14/16	B DUNDEE INV SVG ACCT F-NL		356,763.84
04/15/16	S CRY\$ WLTH MED/S-A /N'FRAC	34,985.00	150,015.00
04/18/16	WC CAD		39,711.29
04/18/16	S CRY\$ WLTH MED/S-A /N'FRAC		74,696.29
04/18/16	B CRY\$ WLTH MED/S-A /N'FRAC		65,800.39
04/18/16	B CRY\$ WLTH MED/S-A /N'FRAC		65,800.39
04/18/16	DC CAD		65,800.39
04/18/16	WC CAD		65,800.39
04/19/16	S CRY\$ WLTH MED/S-A /N'FRAC		65,800.39
04/19/16	B CRY\$ WLTH MED/S-A /N'FRAC		65,800.39
04/20/16	DC CAD		370,022.23
04/20/16	WC CAD		357,882.23
04/20/16	S USD		975,402.61
04/21/16	Inter Fund Loan Tracking		718,602.61
04/22/16	S CRY\$ WLTH MTG STGY/N'FRAC	599,985.00	1,318,587.61
04/22/16	B DUNDEE INV SVG ACCT F-NL		1,118,572.61
04/22/16	WC CAD		809,467.74
04/25/16	DC CAD		810,167.74
04/26/16	B CRY\$ WLTH MTG STGY/N'FRAC		9,000.00
04/26/16	WC CAD		10,000.00
04/27/16	WX CAD		791,167.74
04/27/16	WX CAD		9,699.64
04/27/16	DC CAD		781,468.10
04/27/16	DC CAD		846,468.10
04/27/16	WC CAD		584,431.83
04/27/16	Inter Fund Loan Tracking		262,036.27
04/28/16	Inter Fund Loan Tracking		303,200.00
04/28/16	B CRY\$ WLTH MTG STGY/N'FRAC		1,517.12
04/29/16	B DUNDEE INV SVG ACCT F-NL		8,389.03
04/29/16	B CRY\$ WLTH MED/S-A /N'FRAC		271,325.68
04/29/16	B CRY\$ WLTH MED/S-A /N'FRAC		271,221.86
04/29/16	DC CAD		103.82
04/29/16	WC CAD		4,831.85
04/29/16	Inter Fund Loan Tracking		281,231.83
04/29/16	Inter Fund Loan Tracking		279,714.71
04/29/16	B CRY\$ WLTH MTG STGY/N'FRAC		271,325.68
04/29/16	B CRY\$ WLTH MTG STGY/N'FRAC		271,221.86
04/29/16	DC CAD		466,390.01
04/29/16	DC CAD		255,934.73
04/29/16	DC CAD		250,996.81
04/29/16	DC CAD		255,828.66
04/29/16	DC CAD		260,766.58
04/29/16	IA CAD DUNDEE INV SVG ACCT F-NL		260,870.40
04/29/16	IA CAD CRY\$ WLTH MED/S-A /N'FRAC		271,325.68
04/29/16	IA CAD CRY\$ WLTH MTG STGY/N'FRAC		279,714.71
04/29/16	IA CAD CRY\$ WLTH MTG STGY/N'FRAC		279,341.31
05/01/16	IA CAD		277,541.31
05/02/16	WC CAD		63,425.55
05/02/16	WC CAD		63,475.55
05/02/16	DC CAD		63,475.55
05/03/16	S DUNDEE INV SVG ACCT F-NL		63,475.55
05/03/16	B CRY\$ WLTH MTG STGY/N'FRAC		63,475.55
05/03/16	S CRY\$ WLTH MED/S-A /N'FRAC		63,475.55
05/03/16			

REQUESTED BY: APHILIP
 ACCOUNT: Crystal Wealth Medical

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		70,985.44
05/13/16	S CRY\$ W/LTH 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 CRY\$ W/LTH 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				94,880.84
05/24/16	WC CAD		65,015.00		65,795.45
05/24/16	DC CAD		29,085.39		66,495.45
05/25/16	WX CAD	700.00			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 CRY\$ W/LTH MED/S-A /N'FRAC		3,764.66		2,602.74
05/27/16	S CRY\$ W/LTH 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 CRY\$ W/LTH MTG STGY/N'FRAC				29,918.50
05/27/16	S CRY\$ W/LTH MTG STGY/N'FRAC	399,985.00			429,903.50
05/27/16	IA CAD CRY\$ W/LTH MTG STGY/N'FRAC	3,151.86			433,055.36
05/27/16	IA CAD CRY\$ W/LTH MED/S-A /N'FRAC	31,450.93			464,506.29
05/27/16	IA CAD DUNDEE INV SVG ACCT F-NL	282.04			466,686.76
05/27/16	DC CAD	1,898.43			464,788.33
05/27/16	B CRY\$ W/LTH MTG STGY/N'FRAC		1,898.43		433,337.40
05/27/16	B CRY\$ W/LTH MED/S-A /N'FRAC		31,450.93		265,093.34
05/30/16	WC CAD		168,244.06		265,143.34
05/30/16	DC CAD				263,343.34
05/30/16	WC CAD		1,800.00		263,343.34
06/01/16	B DUNDEE INV SVG ACCT F-NL				

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

06/01/16	B CRY\$ WLTH MED/S-A /N'FRAC	263,343.34
06/01/16	S CRY\$ WLTH MTG STGY/N'FRAC	263,343.34
06/01/16	IW CAD	272.10
06/01/16	WC CAD	135,085.00
06/02/16	B DUNDEE INV SVG ACCT F-NL	95,015.00
06/03/16	S CRY\$ WLTH MED/S-A /N'FRAC	582,956.24
06/06/16	WC CAD	352,555.41
06/06/16	DC CAD	353,255.41
06/06/16	WX CAD	350,681.56
06/06/16	DC CAD	351,405.48
06/07/16	B CRY\$ WLTH MED/S-A /N'FRAC	351,405.48
06/07/16	WC CAD	168,491.11
06/08/16	DC CAD	188,767.24
06/10/16	B DUNDEE INV SVG ACCT F-NL	49,752.24
06/13/16	DC CAD	49,927.24
06/13/16	WC CAD	49,527.24
06/13/16	WC CAD	11,549.86
06/14/16	S CA2	450,000.00
06/14/16	IW CAD	10.00
06/15/16	DC CAD	466,039.86
06/16/16	B DUNDEE INV SVG ACCT F-NL	366,024.86
06/16/16	IW CAD	365,908.53
06/20/16	DC CAD	366,608.53
06/20/16	WC CAD	32,251.15
06/22/16	DC CAD	64,484.25
06/22/16	WC CAD	64,468.70
06/24/16	B DUNDEE INV SVG ACCT F-NL	64,018.79
06/24/16	S CRY\$ WLTH MED/S-A /N'FRAC	74,003.79
06/24/16	IA CAD DUNDEE INV SVG ACCT F-NL	74,453.70
06/27/16	WC CAD	69,493.38
06/28/16	B CRY\$ 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	69,432.45
06/29/16	DC CAD	245,432.45
06/30/16	B CRY\$ WLTH MED/S-A /N'FRAC	241,756.58
06/30/16	DC CAD	245,432.45
06/30/16	DC CAD	245,988.31
06/30/16	IA CAD CRY\$ WLTH MED/S-A /N'FRAC	272,772.47
06/30/16	IA CAD CRY\$ WLTH MTG STGY/N'FRAC	274,173.56

JAN-06-17 11:21 am
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 CRY\$ WLTH MTG STGY/N'FRAC		555.86		273,617.70
	06/30/16	B CRY\$ WLTH MTG STGY/N'FRAC		1,401.09		272,216.61
	06/30/16	B CRY\$ 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		50.00	236,693.62
	07/04/16	WC CAD		65,730.48		170,963.14
	07/05/16	S CRY\$ WLTH MED/S-A /N'FRAC			170,963.14	170,963.14
	07/05/16	S CRY\$ WLTH MTG STGY/N'FRAC			170,963.14	170,963.14
	07/06/16	WX CAD		1,401.05		169,562.09
	07/06/16	DC CAD		418,666.37		464,016.37
	07/08/16	S CRY\$ WLTH MTG STGY/N'FRAC		45,350.00		541,951.37
	07/08/16	S CRY\$ WLTH MED/S-A /N'FRAC		77,935.00		542,726.37
	07/11/16	DC CAD		775.00		542,426.37
	07/11/16	WC CAD			300.00	542,426.37
	07/11/16	B CRY\$ WLTH MTG STGY/N'FRAC			542,426.37	542,426.37
	07/11/16	B CRY\$ WLTH MED/S-A /N'FRAC			542,426.37	542,426.37
	07/11/16	WC CAD			300.00	542,426.37
	07/11/16	DC CAD			201,991.48	201,991.48
	07/12/16	B CRY\$ WLTH MTG STGY/N'FRAC			280,327.43	280,327.43
	07/13/16	DC CAD			281,027.43	281,027.43
	07/18/16	DC CAD			-468,987.57	-468,987.57
	07/22/16	B CRY\$ WLTH I/S-A/N'FRAC			-399,402.57	-399,402.57
	07/22/16	S CRY\$ WLTH MTG STGY/N'FRAC			-399,443.83	-399,443.83
	07/22/16	IW CAD			-399,443.83	-399,443.83
	07/26/16	B CRY\$ WLTH I/S-A/N'FRAC			-399,443.83	-399,443.83
	07/26/16	S CRY\$ WLTH MTG STGY/N'FRAC			-399,443.83	-399,443.83
	07/27/16	DC CAD			274,556.17	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 CRY\$ 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 CRY\$ WLTH I/S-A/N'FRAC			1,822.24	28,041.88
	07/29/16	IA CAD CRY\$ WLTH MED/S-A /N'FRAC			16,455.43	44,497.31
	07/29/16	IA CAD CRY\$ WLTH MTG STGY/N'FRAC			616.77	45,114.08
	07/29/16	S CRY\$ WLTH MTG STGY/N'FRAC			47,535.00	92,649.08

07/29/16	B CRY\$ W/LTH MTG STGY/N'FRAC	378.82
07/29/16	B CRY\$ W/LTH MTG STGY/N'FRAC	91,653.49
07/29/16	S CRY\$ W/LTH MED/S-A /N'FRAC	111,838.49
07/29/16	B CRY\$ W/LTH MED/S-A /N'FRAC	108,946.81
07/29/16	B CRY\$ W/LTH MED/S-A /N'FRAC	2,891.68
07/29/16	B CRY\$ W/LTH MED/S-A /N'FRAC	92,491.38
07/29/16	B CRY\$ W/LTH MED/S-A /N'FRAC	16,455.43
07/29/16	B CRY\$ W/LTH I/S-A/N'FRAC	450,015.00
07/29/16	B CRY\$ W/LTH I/S-A/N'FRAC	-357,523.62
07/29/16	B CRY\$ W/LTH I/S-A/N'FRAC	-357,868.83
08/01/16	IW CAD	-338,170.80
08/02/16	WX CAD	-338,232.05
08/02/16	WC CAD	-330,522.96
08/02/16	WC CAD	-375,522.96
08/02/16	DC CAD	-374,772.96
08/03/16	S CRY\$ W/LTH MTG STGY/N'FRAC	-374,772.96
08/03/16	B CRY\$ W/LTH MED/S-A /N'FRAC	-374,772.96
08/03/16	B CRY\$ W/LTH 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
08/03/16	WX CAD	2,092.81
08/04/16	DC CAD	496,179.29
08/04/16	WC CAD	4,500.00
08/05/16	S CRY\$ W/LTH MTG STGY/N'FRAC	34,565.00
08/08/16	DC CAD	65,000.00
08/09/16	S CRY\$ W/LTH MTG STGY/N'FRAC	211,766.51
08/10/16	DC CAD	71,000.00
08/10/16	WC CAD	282,766.51
08/12/16	S CRY\$ W/LTH MTG STGY/N'FRAC	282,541.69
08/15/16	B DUNDEE INV SVG ACCT F-NL	232,526.69
08/15/16	S DUNDEE INV SVG ACCT F-NL	232,526.67
08/15/16	IA CAD DUNDEE INV SVG ACCT F-NL	232,991.38
08/15/16	B DUNDEE INV SVG ACCT F-NL	233,456.12
08/15/16	DC CAD	464.72
08/15/16	DC CAD	41,500.00
08/15/16	WC CAD	775.00
08/15/16	S DUNDEE INV SVG ACCT F-NL	650.00
08/15/16	S DUNDEE INV SVG ACCT F-NL	1,000,551.51
08/16/16	B DUNDEE INV SVG ACCT F-NL	1,335,167.91
08/16/16	IW CAD	1,335,167.91
08/16/16	WC CAD	1,335,127.15
08/17/16	S DUNDEE INV SVG ACCT F-NL	1,334,927.15
		1,334,927.15

GL ANALYSIS REPORT

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ACCOUNT: Crystal Wealth Medical
REQUESTED BY: APHILLIP
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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
08/17/16	DC CAD	111,555.85		1,446,483.00	
08/19/16	S CRY\$ WLTH I/S-A/N'FRAC	109,985.00		1,556,468.00	
08/19/16	S CRY\$ WLTH MED/S-A /N'FRAC	21,985.00		1,578,453.00	
08/19/16	S CRY\$ WLTH MTG STGY/N'FRAC	31,110.00		1,609,563.00	
08/22/16	WC CAD			1,608,063.00	
08/23/16	S CRY\$ WLTH I/S-A/N'FRAC			1,608,063.00	
08/23/16	S CRY\$ 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 CRY\$ WLTH MTG STGY/N'FRAC		101.14	104,726.33	
08/26/16	B CRY\$ WLTH MED/S-A /N'FRAC		3,836.89	100,869.44	
08/26/16	B CRY\$ WLTH MED/S-A /N'FRAC		2,711.59	98,127.85	
08/26/16	B CRY\$ WLTH MTG STGY/N'FRAC			98,022.53	
08/26/16	DC CAD	101.14		98,123.67	
08/26/16	S CRY\$ WLTH MTG STGY/N'FRAC	17,285.00		115,408.67	
08/26/16	IA CAD CRY\$ WLTH MTG STGY/N'FRAC	105.32		115,513.99	
08/26/16	IA CAD CRY\$ WLTH I/S-A/N'FRAC		7,365.99	122,879.98	
08/26/16	IA CAD CRY\$ 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 CRY\$ 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 CRY\$ WLTH I/S-A/N'FRAC		7,365.99	122,112.47	
08/26/16	WC CAD			125.00	
08/29/16	B CA2			100,000.00	
08/29/16	DC CAD	850.00		21,987.47	
08/29/16	IW CAD			22,837.47	
08/29/16	B CRY\$ WLTH I/S-A/N'FRAC			22,812.47	
08/30/16	B CRY\$ WLTH MTG STGY/N'FRAC			22,812.47	
08/30/16	S CRY\$ WLTH MED/S-A /N'FRAC	97,825.66		22,812.47	
08/30/16	DC CAD			120,638.13	
08/31/16	IW CAD			120,394.43	
09/01/16	S CRY\$ WLTH MTG STGY/N'FRAC			120,394.43	
09/01/16	S CRY\$ WLTH MED/S-A /N'FRAC	0.01		120,394.44	
09/02/16	WX CAD			114,800.44	
09/02/16	WX CAD			112,466.44	
09/02/16	DC CAD	536.66		113,003.10	
09/02/16	S CRY\$ WLTH MTG STGY/N'FRAC	5,710.18		118,713.28	
09/02/16	B USD			875.96	
09/06/16	S CRY\$ WLTH I/S-A/N'FRAC			875.96	
09/06/16	B CRY\$ WLTH MTG STGY/N'FRAC			875.96	
09/08/16	DC CAD			118,272.87	
				117,396.91	

09/08/16	WC CAD	5,000.00
09/09/16	S CRY\$ WLTH I/S-A/N'FRAC	199,985.00
09/12/16	WC CAD	1,125.00
09/12/16	DC CAD	875.00
09/13/16	IW CAD	36.47
09/13/16	S CRY\$ WLTH I/S-A/N'FRAC	310,000.00
09/14/16	DC CAD	50,000.00
09/14/16	B CA2	25.00
09/14/16	IW CAD	572,946.40
09/14/16	B USD	449,173.03
09/16/16	IW CAD	123,773.37
09/16/16	WC CAD	2.94
09/19/16	WC CAD	1,500.00
09/21/16	WX CAD	123,770.43
09/21/16	B USD	122,270.43
09/21/16	DC CAD	-33,515.30
09/21/16	WC CAD	-5,912.92
09/21/16	S CRY\$ WLTH MED/S-A /N'FRAC	-11,026.91
09/23/16	DC CAD	5,113.99
09/26/16	DC CAD	123,985.00
09/26/16	DC CAD	700.00
09/26/16	WC CAD	55,531.89
09/26/16	DC CAD	5,022.69
09/28/16	DC CAD	7,000.00
09/29/16	B USD	171,167.29
09/30/16	B CRY\$ WLTH I/S-A/N'FRAC	112,958.09
09/30/16	B CRY\$ WLTH I/S-A/N'FRAC	113,658.09
09/30/16	B CRY\$ WLTH MED/S-A /N'FRAC	169,189.98
09/30/16	B CRY\$ WLTH MED/S-A /N'FRAC	164,167.29
09/30/16	IA CAD CRY\$ WLTH MED/S-A /N'FRAC	164,034.29
09/30/16	IA CAD CRY\$ WLTH MED/S-A /N'FRAC	5,161.27
09/30/16	IA CAD CRY\$ WLTH MED/S-A /N'FRAC	-3,360.83
09/30/16	DC CAD	-6,727.69
09/30/16	DC CAD	-20,652.44
09/30/16	IW CAD	-6,727.69
09/30/16	WC CAD	3,766.14
09/30/16	WC CAD	1,794.41
09/30/16	DC CAD	6,926.33
10/03/16	DC CAD	6,801.33
10/03/16	DC CAD	206,801.33
10/03/16	DC CAD	207,001.33
10/03/16	WC CAD	203,610.43
10/03/16	WC CAD	203,168.55
10/03/16	WX CAD	203,157.75

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DESCRIPTION	AMOUNT	NAME	AMOUNT
FROM 01/01/16 TO 11/30/16			
REQUESTED BY: APHILIP			
ACCOUNT: Crystal Wealth Medical			
JAN-06-17 11:21 am			
NAME:			

10/04/16	B CRYSTLTH I/S-A/N'FRAC	203,157.75
10/04/16	B CRYSTLTH MED/S-A /N'FRAC	203,157.75
10/04/16	DC CAD	203,943.44
10/04/16	WX CAD	201,732.93
10/04/16	WX CAD	199,131.92
10/04/16	WX CAD	2,601.01
10/04/16	DC CAD	258,726.56
10/05/16	WC CAD	257,226.56
10/05/16	B CA2	207,226.56
10/07/16	TW CAD	207,201.56
10/07/16	DC CAD	207,901.56
10/11/16	DC CAD	207,101.56
10/11/16	WC CAD	-319,654.29
10/11/16	WC CAD	526,755.85
10/11/16	DC CAD	207,101.56
10/11/16	DC CAD	227,628.31
10/11/16	DC CAD	227,622.72
10/11/16	DC CAD	227,772.72
10/11/16	DC CAD	226,547.72
10/13/16	DC CAD	127,066.07
10/13/16	DC CAD	227,066.07
10/16/16	DC CAD	227,030.89
10/17/16	DC CAD	227,730.89
10/17/16	DC CAD	226,230.89
10/20/16	DC CAD	226,230.89
10/21/16	DC CAD	241,230.89
10/21/16	DC CAD	241,186.93
10/24/16	DC CAD	43.96
10/24/16	DC CAD	23,930.85
10/26/16	DC CAD	21,364.63
10/26/16	DC CAD	19,937.19
10/26/16	DC CAD	34,371.64
10/26/16	DC CAD	36,937.86
10/28/16	DC CAD	38,365.30
10/28/16	DC CAD	1,427.44
10/28/16	IA CAD	14,434.45
10/28/16	IA CAD	2,566.22
10/28/16	IA CAD	1,427.44
10/28/16	IA CAD	150,000.00
10/28/16	IA CAD	6,058.75
10/28/16	IA CAD	14,434.45
10/28/16	IA CAD	174,130.85
10/31/16	DC CAD	125.00
10/31/16	DC CAD	130.55
10/31/16	DC CAD	173,875.30
11/01/16	DC CAD	171,375.30
11/01/16	DC CAD	171,375.30
	S CRYSTLTH I/S-A/N'FRAC	

11/01/16	IW CAD	204.00
11/02/16	WX CAD	14,372.74
11/02/16	WC CAD	156,798.56
11/02/16	B CA2	99,311.15
11/02/16	WX CAD	57,487.41
11/02/16	S CRY'S WLTH MED/S-A /N'FRAC	50,000.00
11/02/16	WX CAD	7,487.41
11/02/16	ONE TIME EXPENSE ADJUSTMENT	2,778.64
11/02/16	WC CAD	4,708.77
11/02/16	DC CAD	4,708.77
11/03/16	DC CAD	25.00
11/03/16	WC CAD	4,683.77
11/03/16	S USD	5,050.90
11/03/16	IW CAD	3,950.90
11/07/16	DC CAD	4,650.90
11/07/16	DC CAD	19,650.90
11/09/16	WC CAD	-46,778.35
11/09/16	WC CAD	223,560.13
11/14/16	S USD	223,535.13
11/14/16	IW CAD	222,310.13
11/14/16	WC CAD	100,000.00
11/14/16	B CA2	122,310.13
11/14/16	WC CAD	-73,830.33
11/14/16	WC CAD	-73,831.41
11/15/16	IW CAD	196,140.46
11/15/16	DC CAD	1.08
11/15/16	DC CAD	-73,681.41
11/16/16	IW CAD	-73,720.07
11/16/16	WC CAD	-84,072.18
11/16/16	DC CAD	10,352.11
11/16/16	DC CAD	72,927.82
11/16/16	WC CAD	48,570.63
11/16/16	WC CAD	47,070.63
11/16/16	DC CAD	47,770.63
11/16/16	DC CAD	54,770.63
11/21/16	IA CAD CRY'S WLTH MED/S-A /N'FRAC	11,305.03
11/22/16	IA CAD CRY'S WLTH I/S-A/N'FRAC	6,055.12
11/22/16	DC CAD	1,325.10
11/23/16	DC CAD	7,000.00
11/25/16	B CRY'S WLTH MED/S-A /N'FRAC	2,345.75
11/25/16	B CRY'S WLTH MED/S-A /N'FRAC	11,305.03
11/25/16	B CRY'S WLTH I/S-A/N'FRAC	59,805.10
11/25/16	DC CAD	1,325.10
11/25/16	B CRY'S WLTH I/S-A/N'FRAC	60,825.75
11/25/16	DC CAD	54,770.63
11/28/16	DC CAD	54,970.63
11/28/16	WC CAD	54,845.63

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FROM 01/01/16 TO 11/30/16	PAGE: 7		
REQUEST BY: APHILIP	DESCRIPTION		
ACCOUNT: Crystal Wealth Medical	DR AMOUNT		
DATE	CR AMOUNT		
11/28/16	WC CAD		
JAN-06-17 11:21 am	33,986.74	NET CHANGE	BALANCE
	33,986.74		20,858.89

11/28/16	WX CAD		33.37
11/29/16	B CRY\$ WITH MED/S-A / N'FRAC	20,825.52	
11/29/16	B CRY\$ WITH I/S-A/N'FRAC	20,825.52	
DC CAD	DC CAD	20,825.52	
11/30/16	Sub-total	120,825.52	
	GL A/C:1001 CASH - USD	0.55	
02/09/16	IW USD	-9.45	
02/10/16	IW USD	-34.45	
02/10/16	B US2	-100,034.45	
02/10/16	S USD	-149,934.45	
02/11/16	Medical Contracts	65.55	
03/09/16	S USD	-599,934.45	
03/09/16	IW USD	-599,934.45	
03/10/16	Medical Factoring Contracts	55.55	
03/31/16	IW USD	45.55	
04/01/16	S USD	-499,934.45	
04/01/16	IW USD	-500,037.21	
04/01/16	MEDICAL CONTRACT REPAYMENT	-37.21	
04/07/16	IA USD	-32.49	
04/15/16	IW USD	-42.49	
04/20/16	S USD	-489,932.49	
04/20/16	Medical Factoring Contracts Princip	17.51	
04/21/16	IW USD	3.03	
05/02/16	IW USD	2.43	
06/01/16	IW USD	25.00	
08/24/16	B USD	-12.95	
08/24/16	FACTORING CONTRACTS	1,350,012.05	
08/25/16	B USD	12.05	
09/02/16	IW USD	90,037.05	
09/07/16	IW USD	90,012.05	
09/08/16	FACTORING CONTRACTS - USD	1,350,000.00	
09/14/16	B USD	340,037.05	
09/16/16	IW USD	340,037.05	
09/21/16	B USD	449,969.52	
09/23/16	IW USD	449,944.52	
09/29/16	FACTORING CONTRACTS	-125,055.48	
09/29/16	B USD	25.00	
09/29/16	IW USD	0.00	
10/20/16	B USD	75,025.00	
10/20/16	IW USD	75,000.00	
10/26/16	IW USD	74,975.00	
10/26/16	B USD	237,000.00	
10/27/16	FACTORING CONTRACTS	0.00	
		237,000.00	

BLG0000884/14

IW USD		-10.00			
S RSTD ADVANCED VOICE RECOGNITION S		1,639.96			
S USD		-198,350.04			
ADJUSTMENT		1,649.96			
Sub-total		1,649.96			
GL A/C:1010 CASH - CAD TWO		1,649.96			
IW CA2	1,649.96	10.00			
01/06/16	1,649.96	10.00			
01/06/16	200,000.00	199,990.00			
01/07/16	4,193,848.11	4,192,198.70			
01/07/16	2.80	2.80			
01/12/16	35,122.50	35,122.50			
01/12/16	2.82	2.82			
01/12/16	35,335.00	35,335.00			
01/15/16	2.84	2.84			
01/15/16	35,634.00	35,634.00			
01/15/16	36,270.25	36,270.25			
01/15/16	2.87	2.87			
01/15/16	450,000.00	450,000.00			
06/14/16	383,847.12	383,847.12			
06/14/16	7.68	7.68			
07/04/16	300.73	96.93			
07/04/16	71.02	-203.90			
07/06/16	99,725.08	-274.92			
08/03/16	99,724.54	-99,724.54			
08/29/16	0.54	0.54			
09/06/16	50,000.00	149,724.54			
09/14/16	50,000.00	199,724.54			
10/07/16	50,000.00	249,724.54			
11/02/16	50,000.00	249,721.87			
11/08/16	2.67	2.67			
FROM 01/01/16 TO 11/30/16		GL ANALYSIS REPORT			
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REQUESTED BY: APHILIP					
ACCOUNT: Crystal Wealth Medical					
DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
11/08/16	B US2	100,000.00	64,104.40	64,104.40	185,617.47
11/14/16	B CA2		34,693.70	34,693.70	285,617.47
11/14/16	B US2		2.71	2.71	250,923.77
11/14/16	IW CA2		691,564.53	42,282.59	250,921.06
Sub-total		733,847.12	691,564.53	42,282.59	250,921.06
GL A/C:1011 CASH - USD TWO		18,268.85	18,268.85	18,268.85	69,806.52
REVERSE US2 ADJUSTMENTS		15.59	15.59	15.59	51,537.67
IW US2	25,000.00	25,000.00	25,000.00	25,000.00	51,522.08
B US2					76,522.08
S US2 CDH6 CS CURRENCY FUTURE MAR16					62,044.12
B US2					87,044.12
S US2 CDH6 CS CURRENCY FUTURE MAR16					21,325.20
21/02/17					21,325.20

S US2 CDH16 CS CURRENCY FUTURE MAR16	82,537.56
S US2 CDH16 CS CURRENCY FUTURE MAR16	68,447.88
S US2 CDH16 CS CURRENCY FUTURE MAR16	14,089.68
S US2 CDH16 CS CURRENCY FUTURE MAR16	11,353.12
S US2 CDH16 CS CURRENCY FUTURE MAR16	57,094.76
S US2 CDH16 CS CURRENCY FUTURE MAR16	13,091.40
S US2 CDH16 CS CURRENCY FUTURE MAR16	44,003.36
S US2 CDH16 CS CURRENCY FUTURE MAR16	17,972.22
B US2	26,031.14
S US2 CDH16 CS CURRENCY FUTURE MAR16	51,031.14
S US2 CDH16 CS CURRENCY FUTURE MAR16	9,217.38
S US2 CDH16 CS CURRENCY FUTURE MAR16	41,813.76
S US2 CDH16 CS CURRENCY FUTURE MAR16	38,701.30
S US2 CDH16 CS CURRENCY FUTURE MAR16	3,112.46
S US2 CDH16 CS CURRENCY FUTURE MAR16	32,776.38
S US2 CDH16 CS CURRENCY FUTURE MAR16	5,924.92
S US2 CDH16 CS CURRENCY FUTURE MAR16	19,836.54
S US2 CDH16 CS CURRENCY FUTURE MAR16	12,939.84
S US2 CDH16 CS CURRENCY FUTURE MAR16	11,639.16
B US2	8,197.38
S US2 CDH16 CS CURRENCY FUTURE MAR16	36,639.16
S US2 CDH16 CS CURRENCY FUTURE MAR16	33,586.70
S US2 CDH16 CS CURRENCY FUTURE MAR16	10,357.38
B US2 CDH16 CS CURRENCY FUTURE MAR16	23,229.32
B US2 CDH16 CS CURRENCY FUTURE MAR16	7.38
B US2 CDH16 CS CURRENCY FUTURE MAR16	23,221.94
B US2 CDH16 CS CURRENCY FUTURE MAR16	17.22
B US2 CDH16 CS CURRENCY FUTURE MAR16	23,204.72
B US2 CDH16 CS CURRENCY FUTURE MAR16	12.30
B US2 CDH16 CS CURRENCY FUTURE MAR16	23,192.42
S US2 CDH16 CS CURRENCY FUTURE MAR16	8.66
IW US2	23,183.76
B US2 CDH16 CS CURRENCY FUTURE MAR16	44.28
S US2 CDH16 CS CURRENCY FUTURE MAR16	737.70
S US2 CDH16 CS CURRENCY FUTURE MAR16	1,470.16
S US2 CDH16 CS CURRENCY FUTURE MAR16	1,950.16
S US2 CDH16 CS CURRENCY FUTURE MAR16	100,000.00
B US2	27,297.50
B US2 CDH16 CS CURRENCY FUTURE MAR16	127,297.50
S US2 CDH16 CS CURRENCY FUTURE MAR16	127,226.16
S US2 CDH16 CS CURRENCY FUTURE MAR16	134,281.24
B US2 CDH16 CS CURRENCY FUTURE MAR16	133,271.78
S US2 CDH16 CS CURRENCY FUTURE MAR16	138,366.32
B US2 CDH16 CS CURRENCY FUTURE MAR16	138,363.86
S US2 CDH16 CS CURRENCY FUTURE MAR16	360,109.54
B US2 CDM16 CS CURRENCY FUTURE JUN16	221,745.68
S US2 CDM16 CS CURRENCY FUTURE JUN16	150.38
S US2 CDM16 CS CURRENCY FUTURE JUN16	4,087.54
S US2 CDM16 CS CURRENCY FUTURE JUN16	9,897.06
S US2 CDM16 CS CURRENCY FUTURE JUN16	19,647.06
S US2 CDM16 CS CURRENCY FUTURE JUN16	1,504.51
B US2 CDM16 CS CURRENCY FUTURE 20SEPT16	95.94
S US2 CDM16 CS CURRENCY FUTURE JUN16	126,071.01
S US2	298,500.00
S US2 CDM16 CS CURRENCY FUTURE 20SEPT16	3,360.93
B US2 CDM16 CS CURRENCY FUTURE 20SEPT16	44.28
B US2 CDZ16 CS CURRENCY FUTURE 20DEC16	325.49
S US2 CDZ16 CS CURRENCY FUTURE 20SEPT16	369,550.73
B US2 CDZ16 CS CURRENCY FUTURE 20DEC16	389,197.79
S US2 CDZ16 CS CURRENCY FUTURE 20SEPT16	390,702.30
B US2 CDZ16 CS CURRENCY FUTURE 20DEC16	390,606.36
S US2 CDZ16 CS CURRENCY FUTURE 20SEPT16	516,677.37
S US2	218,177.37
01/08/16	2,368.28
01/08/16	14,089.68
01/11/16	11,353.12
01/11/16	13,091.40
01/12/16	44,003.36
01/12/16	17,972.22
01/13/16	26,031.14
01/14/16	51,031.14
01/15/16	9,217.38
01/15/16	41,813.76
01/15/16	38,701.30
01/15/16	3,112.46
01/15/16	32,776.38
01/15/16	5,924.92
01/15/16	19,836.54
01/15/16	12,939.84
01/15/16	11,639.16
01/19/16	8,197.38
01/20/16	36,639.16
01/21/16	33,586.70
01/22/16	10,357.38
01/29/16	23,229.32
02/03/16	7.38
02/04/16	23,221.94
02/05/16	23,204.72
02/05/16	23,192.42
02/08/16	23,183.76
02/10/16	8.66
02/11/16	44.28
02/17/16	8.66
02/22/16	44.28
03/04/16	737.70
03/07/16	1,470.16
03/11/16	1,950.16
03/11/16	100,000.00
03/11/16	71.34
03/11/16	7,055.08
03/14/16	2.46
04/11/16	4,087.54
04/21/16	2.46
06/03/16	4,087.54
06/10/16	325.49
06/10/16	9,897.06
06/10/16	19,647.06
07/04/16	1,504.51
07/04/16	95.94
08/26/16	150.38
09/08/16	325.49
09/08/16	369,550.73
09/15/16	389,197.79
09/15/16	390,702.30
09/15/16	390,606.36
09/15/16	516,677.37
07/04/16	218,177.37
07/04/16	214,816.44
08/26/16	214,772.16
09/08/16	214,638.32
09/08/16	132.84
09/15/16	53,761.32
09/15/16	160,878.00
09/15/16	160,865.70

09/19/16	B US2 CD26 C\$ CURRENCY FUTURE 20DEC16	2.46
09/22/16	B US2 CD26 C\$ CURRENCY FUTURE 20DEC16	2.46
10/03/16	B US2 CD26 C\$ CURRENCY FUTURE 20DEC16	4.92
11/03/16	IW US2	1.45
11/03/16	B US2 CD26 C\$ CURRENCY FUTURE 20DEC16	9.84
11/08/16	B US2	47,464.00
11/11/16	S US2 CD26 C\$ CURRENCY FUTURE 20DEC16	7,340.84
11/11/16	S US2 CD26 C\$ CURRENCY FUTURE 20DEC16	3,605.42
11/11/16	S US2 CD26 C\$ CURRENCY FUTURE 20DEC16	179,360.21
11/11/16	S US2 CD26 C\$ CURRENCY FUTURE 20DEC16	175,759.79
11/14/16	B US2	201,301.79
11/15/16	B US2 CD26 C\$ CURRENCY FUTURE 20DEC16	24.60
11/21/16	S US2 CD26 C\$ CURRENCY FUTURE 20DEC16	8,821.26
11/28/16	B US2 CD26 C\$ CURRENCY FUTURE 20DEC16	2.46
	Sub-total:	667,171.96
		544,525.01
		122,646.95
		192,453.47
		192,453.47
PAGE : 9		
JAN-06-17 11:21 am		
REQUESTED BY: APHILIP		
ACCOUNT: Crystal Wealth Medical		
DATE	DESCRIPTION	DR AMOUNT
	GL A/C:1090 FOREIGN EXCHANGE, JSD CASH	
01/04/16	REVERSE US2 ADJUSTMENTS	7,095.62
01/06/16	FX	6.37
01/06/16	FX	29,826.42
01/06/16	FX CDB6 C\$ CURRENCY FUTURE MAR16	5,913.62
01/07/16	FX CDB6 C\$ CURRENCY FUTURE MAR16	34,248.62
01/07/16	UNREALIZED G/L FC USD	33,388.39
01/07/16	FX CDB6 C\$ CURRENCY FUTURE MAR16	34,181.44
01/08/16	FX CDB6 C\$ CURRENCY FUTURE MAR16	28,332.81
01/08/16	FX CDB6 C\$ CURRENCY FUTURE MAR16	27,341.43
01/11/16	FX CDB6 C\$ CURRENCY FUTURE MAR16	22,567.44
01/11/16	FX CDB6 C\$ CURRENCY FUTURE MAR16	17,062.51
01/12/16	FX	27,696.51
01/12/16	FX CDB6 C\$ CURRENCY FUTURE MAR16	19,984.63
01/13/16	FX CDB6 C\$ CURRENCY FUTURE MAR16	16,026.69
01/14/16	UNREALIZED G/L FC USD	18,285.39
01/14/16	FX CDB6 C\$ CURRENCY FUTURE MAR16	16,924.31
01/15/16	FX	28,202.56
01/15/16	FX CDB6 C\$ CURRENCY FUTURE MAR16	22,343.40
01/15/16	FX CDB6 C\$ CURRENCY FUTURE MAR16	19,660.60
01/15/16	FX CDB6 C\$ CURRENCY FUTURE MAR16	15,448.83
01/19/16	FX CDB6 C\$ CURRENCY FUTURE MAR16	14,570.95

01/20/16	FX CDH6 CS CURRENCY FUTURE MAR16	4,753.00
01/21/16	FX CDH6 CS CURRENCY FUTURE MAR16	3.13
01/21/16	UNREALIZED G/L FC USD	9,814.82
01/21/16	FX CDH6 CS CURRENCY FUTURE MAR16	9,853.30
01/22/16	UNREALIZED G/L FC USD	9,846.15
01/22/16	FX CDH6 CS CURRENCY FUTURE MAR16	9,451.51
01/28/16	UNREALIZED G/L FC USD	9,446.49
01/29/16	FX CDH6 CS CURRENCY FUTURE MAR16	9,443.16
02/03/16	FX CDH6 CS CURRENCY FUTURE MAR16	9,426.66
02/04/16	UNREALIZED G/L FC USD	8,621.97
02/04/16	FX CDH6 CS CURRENCY FUTURE MAR16	9,131.80
02/05/16	FX CDH6 CS CURRENCY FUTURE MAR16	9,477.73
02/05/16	FX CDH6 CS CURRENCY FUTURE MAR16	10,242.39
02/08/16	FX CDH6 CS CURRENCY FUTURE MAR16	16.50
02/09/16	FX	804.69
02/10/16	FX	3.82
02/10/16	FX	19,136.65
02/11/16	FX CDH6 CS CURRENCY FUTURE MAR16	9.92
02/11/16	UNREALIZED G/L FC USD	50,961.68
02/11/16	FX CDH6 CS CURRENCY FUTURE MAR16	2,599.09
02/17/16	UNREALIZED G/L FC USD	2,634.30
02/18/16	FX CDH6 CS CURRENCY FUTURE MAR16	0.91
02/22/16	UNREALIZED G/L FC USD	49,989.52
02/25/16	UNREALIZED G/L FC USD	1,961.44
02/29/16	UNREALIZED G/L FC USD	638.57
03/03/16	UNREALIZED G/L FC USD	1,558.40
03/04/16	FX CDH6 CS CURRENCY FUTURE MAR16	1,364.01
03/07/16	FX CDH6 CS CURRENCY FUTURE MAR16	0.81
03/09/16	FX	194,160.00
03/09/16	FX	3.24
03/10/16	UNREALIZED G/L FC USD	-147,025.69
03/11/16	FX CDH6 CS CURRENCY FUTURE MAR16	-147,028.93
03/11/16	FX CDM6 CS CURRENCY FUTURE JUN16	46,638.85
03/14/16	FX CDM6 CS CURRENCY FUTURE JUN16	117,980.06
03/17/16	UNREALIZED G/L FC USD	41.92
03/23/16	UNREALIZED G/L FC USD	107.18
03/30/16	UNREALIZED G/L FC USD	10,493.73
03/31/16	UNREALIZED G/L FC USD	7,877.63
03/31/16	FX	8,668.99
04/01/16	FX	323.74
04/01/16	FX	2.97
04/01/16	FX	13.03
04/01/16	FX	154,462.36
04/07/16	UNREALIZED G/L FC USD	3,205.44
04/07/16	MEDIACAL CONTRACT REPAYMENT	-44,403.31
04/07/16	FX CDM6 CS CURRENCY FUTURE JUN16	113,746.72
04/11/16	UNREALIZED G/L FC USD	116,629.73
04/14/16		104,794.03
		11,835.70

04/15/16	FX	1.35				104,795.38
04/20/16	FX				-22,785.00	
04/20/16	FX				-22,787.63	
04/21/16	Medical Factoring Contracts Principal	132,789.97			110,002.34	
EX CDM6 CS CURRENCY FUTURE JUN16		5,324.35			115,326.69	
UNREALIZED G/L FC USD					105,477.38	
UNREALIZED G/L FC USD					99,016.37	
EX					99,015.60	
UNREALIZED G/L FC USD					111,042.26	
UNREALIZED G/L FC USD					111,236.87	
UNREALIZED G/L FC USD					121,278.50	
UNREALIZED G/L FC USD					116,024.18	
UNREALIZED G/L FC USD					119,137.84	
05/02/16						
05/05/16						
05/12/16						
05/19/16						
05/26/16						
05/30/16						
JAN-06-17 11:21 am						
REQUESTED BY: APHILIP						
ACCOUNT: Crystal Wealth Medical						
DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE	PAGE: 10
06/01/16	FX			0.75		
06/02/16	UNREALIZED G/L FC USD	739.54			119,137.09	
06/03/16	EX CDM6 CS CURRENCY FUTURE JUN16	443.53			119,876.63	
06/09/16	UNREALIZED G/L FC USD				120,320.16	
06/10/16	EX CDM6 CS CURRENCY FUTURE JUN16	34,493.03			106,704.05	
06/10/16	EX CDU6 CS CURRENCY FUTURE 20SEPT16				141,197.08	
06/16/16	UNREALIZED G/L FC USD	15,954.37			141,170.83	
06/23/16	UNREALIZED G/L FC USD				157,125.20	
06/29/16	UNREALIZED G/L FC USD	12,348.88			142,192.93	
06/30/16	UNREALIZED G/L FC USD	930.04			154,541.81	
07/04/16	EX CDU6 CS CURRENCY FUTURE 20SEPT16				155,471.85	
07/04/16	FX				154,516.00	
07/07/16	UNREALIZED G/L FC USD				69,168.88	
07/14/16	UNREALIZED G/L FC USD				64,104.82	
07/21/16	UNREALIZED G/L FC USD	3,050.59			64,622.48	
07/28/16	UNREALIZED G/L FC USD	2,427.58			65,673.07	
08/04/16	UNREALIZED G/L FC USD				66,100.65	
08/11/16	UNREALIZED G/L FC USD				64,985.62	
08/18/16	UNREALIZED G/L FC USD				64,598.93	
08/24/16	EX				59,614.88	
08/24/16	FX				59,607.53	
08/25/16	FACTORING CONTRACTS				457,999.91	
08/25/16	UNREALIZED G/L FC USD	1,995.30			61,099.85	
08/26/16	EX CDU6 CS CURRENCY FUTURE 20SEPT16				63,095.15	
					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	94,538.53	94,538.53
09/08/16	FX CDZ6 CS CURRENCY FUTURE 20DEC16	38.64	94,499.89
09/08/16	FX CDU6 CS CURRENCY FUTURE 20SEP116	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	155,950.97	155,950.97
09/15/16	UNREALIZED G/L FC USD	1,636.85	157,587.82
09/15/16	FX CDZ6 CS CURRENCY FUTURE 20DEC16	3.87	157,583.95
09/16/16	FX	157,566.12	157,566.12
09/19/16	FX CDZ6 CS CURRENCY FUTURE 20DEC16	0.78	157,565.34
09/21/16	FX	193,363.12	193,363.12
09/22/16	FX CDZ6 CS 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	185,622.45	185,622.45
09/29/16	FX	185,614.70	185,614.70
09/29/16	FX	224,568.51	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 CS 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	75,898.34	75,890.35
10/20/16	FX	131,121.43	131,121.43
10/26/16	FX	131,113.03	131,113.03
10/26/16	FACTORING CONTRACTS	8.40	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 CS 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	71,102.36	71,098.88
11/10/16	FX	72,383.77	72,383.77
11/10/16	UNREALIZED G/L FC USD	1,284.89	6,255.73
11/11/16	FX CDZ6 CS CURRENCY FUTURE 20DEC16	2,550.94	63,577.10
11/11/16	FX CDZ6 CS CURRENCY FUTURE 20DEC16	1,252.88	62,324.22
11/11/16	FX CDZ6 CS CURRENCY FUTURE 20DEC16	1,251.15	61,073.07

11/14/16	FX RSTD ADVANCED VOICE RECOGNITION	591.02
11/14/16	FX	9,151.70
11/14/16	FX	70,348.48
11/15/16	FX CD26 CS CURRENCY FUTURE 20DEC16	8.53
11/17/16	UNREALIZED G/L FC USD	544.95
ADJUSTMENT		68,579.99
11/17/16	FX CD26 CS CURRENCY FUTURE 20DEC16	3,031.87
11/21/16	UNREALIZED G/L FC USD	1,132.89
11/24/16	FX CD26 CS CURRENCY FUTURE 20DEC16	0.84
11/28/16	UNREALIZED G/L FC USD	1,009.37
11/29/16		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	66,674.53
	GL A/C:1119 FX Adjustment	35,620.00		35,620.00	0.00
	Adjustment as per Clayton.				35,620.00
	Reversing Adjustment as per Clayton.				0.00
	Sub-total	35,620.00	35,620.00	0.00	0.00
	GL A/C:1230 DISTRIBUTIONS RECEIVABLE (A)			-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 CRY\$ WLTH MED/S-A /N'FRAC		16,596.52	9,118.94	
01/29/16	IA CAD CRY\$ 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 CRY\$ WLTH MTG STGY/N'FRAC		9,113.54	1,662.85	
02/26/16	IA CAD CRY\$ 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 CRY\$ WLTH MED/S-A /N'FRAC		15,126.32	10,228.76	
03/24/16	IA CAD CRY\$ 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 CRY\$ WLTH MTG STGY/N'FRAC		8,389.03	10,455.25	
04/29/16	IA CAD CRY\$ 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 CRY\$ WLTH MED/S-A /N'FRAC		31,450.93	3,151.83	
05/27/16	IA CAD CRY\$ 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 CRY'S WLTH MTG STGY /N'FRAC	1,401.09	26,784.14
06/30/16	IA CAD CRY'S WLTH MED/S-A /N'FRAC	-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	1,822.22
07/29/16	IA CAD CRY'S WLTH MTG STGY /N'FRAC	616.77	18,894.42
07/29/16	IA CAD CRY'S WLTH MED/S-A /N'FRAC	16,455.43	18,277.65
07/29/16	IA CAD CRY'S WITH I/S-A/N'FRAC	1,822.24	-0.02
07/29/16	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 CRY'S WLTH MTG STGY /N'FRAC	105.32	11,322.85
08/26/16	IA CAD CRY'S WLTH MED/S-A /N'FRAC	3,856.89	7,365.96
08/26/16	IA CAD CRY'S 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 CRY'S WLTH I/S-A/N'FRAC	8,522.10	13,924.71
09/30/16	IA CAD CRY'S 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 CRY'S WLTH I/S-A/N'FRAC	6,058.75	14,434.43
10/28/16	IA CAD CRY'S WITH 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	IA CAD CRY'S WLTH I/S-A/N'FRAC	11,305.03	17,360.13
11/25/16	IA CAD CRY'S WLTH MED/S-A /N'FRAC	6,055.12	11,305.01
11/25/16	Sub-total	234,002.21	234,002.21
	GL A/C:1260 SUBSCRIPTIONS RECEIVABLE - D	0.00	0.00
01/04/16	DC CAD	250.00	40,851.51
01/07/16	SUBSCRIPTION RECEIVABLE	900.00	41,501.51
01/11/16	DC CAD	900.00	40,601.51
01/14/16	SUBSCRIPTION RECEIVABLE	825.00	41,426.51
01/14/16	DC CAD	825.00	825.00
01/18/16	DC CAD	0.00	0.00
01/21/16	SUBSCRIPTION RECEIVABLE	44,000.00	44,000.00
01/28/16	DC CAD	44,000.00	0.00
01/28/16	SUBSCRIPTION RECEIVABLE	16,851.02	16,851.02

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 REQUESTED BY: APHILIP
 ACCOUNT: Crystal Wealth Medical

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

05/24/16	DC CAD	700.00	
05/26/16	SUBSCRIPTION RECEIVABLE	50.00	7,000.00
05/26/16	DC CAD	50.00	7,050.00
05/30/16	DC CAD	0.00	50.00
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	0.00	20,276.13
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	SUBSCRIPTION RECEIVABLE	79,110.95	79,110.95
07/07/16	DC CAD	775.00	78,335.95
07/11/16	DC CAD	78,335.95	0.00
07/13/16	SUBSCRIPTION RECEIVABLE	700.00	700.00
07/14/16	DC CAD	700.00	674,000.00
07/18/16	SUBSCRIPTION RECEIVABLE	674,000.00	674,000.00
07/21/16	DC CAD	674,000.00	0.00
07/27/16	SUBSCRIPTION RECEIVABLE	496,929.29	496,929.29
08/02/16	DC CAD	496,179.29	496,179.29
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	SUBSCRIPTION RECEIVABLE	111,555.85	0.00
08/18/16	DC CAD	245,181.85	245,181.85
08/24/16	DC CAD	245,181.85	0.00

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 REQUESTED BY: APHILIP
 ACCOUNT: Crystal Wealth Medical
 DATE

DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
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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	0.00		117,396.91	
09/01/16	SUBSCRIPTION RECEIVABLE	117,396.91		428,271.91	
09/08/16	DC CAD	310,875.00		310,875.00	
09/08/16	DC CAD	117,396.91		310,000.00	
09/12/16	DC CAD	875.00		310,000.00	
09/14/16	DC CAD	0.00		0.00	
09/15/16	SUBSCRIPTION RECEIVABLE	27,602.38		27,602.38	
09/21/16	DC CAD	7,000.00		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		59,594.64	
09/28/16	DC CAD	7,000.00		259,794.64	
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		526,755.85	
10/06/16	SUBSCRIPTION RECEIVABLE	526,755.85		526,755.85	
10/06/16	DC CAD	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
Additional Fee Income Adj.		60,000.00	5,000.00	55,000.00	60,000.00
DECREASE XMC FEE RECEIVABLE					55,000.00
Decrease XMC Fees Receivable					50,000.00
XMC Payable Asset Reduced - Medical					50,000.00
XMC Fee Rec Adj - Medical					42,500.00
XMC Fee Receivable Adj					7,500.00
XMC Fee Receivable					35,000.00
XMC Fee Receivable					30,000.00
XMC Fee Receivable					27,500.00
XMC Fee Receivable					25,000.00
XMC Fee Receivable					20,500.00
XMC Fee Receivable					25,000.00
XMC Fee Receivable entry					30,900.00
XMC Fee Receivable					3,500.00
XMC Fee Receivable					2,400.00
XMC Fee Receivable					25,000.00
XMC Fee Receivable					2,650.00
XMC Fee Receivable					22,350.00
XMC Fee Receivable					3,129.00
XMC Fee Receivable					19,221.00
XMC Fee Receivable					3,101.00
XMC Fee Receivable					16,120.00
XMC Fee Receivable					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
Medical Factoring Contracts		72,408.82			5,734,242.07
Medical Factoring Contracts		145,637.38			5,879,879.45
Medical Factoring Contracts					5,826,697.52
Medical Factoring Contracts					5,757,152.43
Medical Factoring Contracts					5,615,196.89
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ACCOUNT: Crystal Wealth Medical					
DATE	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE	PAGE: 14
02/11/16	24,504.94	150,000.00		5,465,196.89	
02/11/16				5,489,701.83	
02/18/16				5,407,336.33	
02/25/16				5,349,738.88	
02/29/16				5,329,306.34	
03/03/16				5,233,591.91	
03/10/16				4,467,812.46	
03/17/16				4,337,850.75	
03/23/16				4,411,017.12	
03/23/16				4,330,500.73	
03/31/16				4,333,507.56	
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GL ANALYSIS REPORT					

04/07/16	Medical Factoring Contracts	64,145.96	4,397,653.52
04/07/16	MEDICAL 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 Principal	72,643.42	3,021,637.70
05/12/16	Medical Factoring Contracts Principal	1,175.67	3,022,813.37
05/19/16	Medical Factoring Contracts Principal	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 Principal	18,807.30	3,070,536.78
06/02/16	Medical Factoring Contracts Principal	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 Principal	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 Principal	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 Principal	33,383.28	3,069,596.62
07/28/16	Medical Factoring Contracts Principal	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 Principal	37,680.19	4,787,880.73
08/30/16	Medical Factoring Contracts Principal	51,442.37	4,839,323.10
09/01/16	Medical Factoring Contracts Principal	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 Principal	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 Principal	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 Principal	47,588.22	5,767,380.43
10/13/16	Medical Factoring Contracts Principal	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 Principal	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 Principal	460.19	6,161,468.68
11/10/16	Medical Factoring Contracts Principal	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	25,537.32	21,173.79	5,912,681.49
11/24/16	Medical Factoring Contracts Principal			5,938,218.81
11/29/16	Medical Factoring Contracts Principal			5,915,323.56
Sub-total		4,077,772.81	3,824,282.50	5,915,323.56
GL A/C:1130 ACCRUED CONTRACT FEES - USD				52,355.03
MEDICAL CONTRACTS ADJUSTMENT				65,302.48
Medical Factoring Contracts				76,580.72
Medical Factoring Contracts				89,868.98
Medical Factoring Contracts				95,718.73
Medical Factoring Contracts				104,313.73
Medical Factoring Contracts				111,315.03
Medical Factoring Contracts				121,182.72
Medical Factoring Contracts				133,036.27
Medical Factoring Contracts				143,565.92
Medical Factoring Contracts				153,198.25
Medical Factoring Contracts				159,658.46
Medical Contracts Adj.				171,694.15
Medical Factoring Contracts Adj.				176,047.83
Medical Factoring Contracts				172,207.61
Medical Factoring Contracts				182,461.89
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ACCOUNT: Crystal Wealth Medical	DATE	DR AMOUNT	CR AMOUNT	NET CHANGE
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
07/21/16	Accrued Contract Fees	9,345.06
07/28/16	Accrued Contract Fees	8,855.00
08/04/16	Accrued Contract Fees	4,112.03
08/11/16	Accrued Contract Fees	8,059.52
08/18/16	Accrued Contract Fees	275.76
08/25/16	Accrued Contract Fees	10,600.20
08/30/16	Accrued Contract Fees	13,672.67
09/01/16	Accrued Contract Fees	3,815.82
09/08/16	Accrued Contract Fees	5,509.03
09/15/16	Accrued Contract Fees	16,281.55
09/22/16	Accrued Contract Fees	7,249.19
09/29/16	Accrued Contract Fees	14,741.31
10/06/16	Accrued Contract Fees	20,276.12
10/13/16	Accrued Contract Fees	13,300.81
10/20/16	Accrued Contract Fees	12,942.47
10/27/16	Accrued Contract Fees	17,199.75
10/28/16	Accrued Contract Fees	5,452.68
11/03/16	Accrued Contract Fees	7,526.33
11/10/16	Accrued Contract Fees	15,343.11
11/17/16	Accrued Contract Fees	10,839.94
11/24/16	Accrued Contract Fees	15,284.01
11/29/16	Accrued Contract Fees	9,918.29
	Sub-total	486,761.04
	GL A/C:1431 CONTRACT PURCHASE FEES - USD	3,840.22
01/07/16	Medical Factoring Contracts	1,243.13
01/14/16	Medical Factoring Contracts	2,500.34
01/21/16	Medical Factoring Contracts	913.04
01/28/16	Medical Factoring Contracts	1,193.97
02/04/16	Medical Factoring Contracts	1,432.77
02/11/16	Medical Factoring Contracts	2,437.12
02/18/16	Medical Factoring Contracts	1,467.89
02/25/16	Medical Factoring Contracts	1,025.41
02/29/16	Medical Factoring Contracts	365.21
03/03/16	Medical Factoring Contracts	814.71
03/10/16	Medical Factoring Contracts	238.80
03/17/16	Medical Factoring Contracts	2,732.09
03/23/16	Medical Factoring Contracts	1,538.12
03/23/16	Medical Factoring Contracts	1,692.64
03/31/16	Medical Factoring Contracts	63.22
04/07/16	Medical Factoring Contracts	1,348.49
04/14/16	Medical Factoring Contracts	2,296.65

04/21/16	Medical Factoring Contracts	880.95	1,165.88	89,267.09
04/28/16	Contract Purchase Fees	2,170.23		88,101.21
05/05/16	Contract Purchase Fees	35.12		90,271.44
05/12/16	Contract Purchase Fees	1,812.02		90,306.56
05/19/16	Contract Purchase Fees	948.15		92,118.58
05/26/16	Contract Purchase Fees	91,170.43		91,170.43
05/30/16	FFBS ADJ MEDICAL	0.00		0.00
	Sub-total	12,143.44	109,346.94	-97,203.50
	GL A/C:1620 COST OF EQUITIES - DOMESTIC			4,907,948.64
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ACCOUNT: Crystal Wealth Medical	DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT
01/05/16	B CRY\$ W/LTH MED/S-A /N'FRAC			
01/05/16	S CRY\$ W/LTH MTG STGY/N'FRAC			
01/29/16	B CRY\$ W/LTH MED/S-A /N'FRAC			
01/29/16	B CRY\$ W/LTH MED/S-A /N'FRAC	3,934.14		0.08
01/29/16	B CRY\$ W/LTH MTG STGY/N'FRAC			
01/29/16	B CRY\$ W/LTH MTG STGY/N'FRAC	4,673.61		
01/29/16	B CRY\$ W/LTH MTG STGY/N'FRAC	9,118.97		
01/29/16	B CRY\$ W/LTH MED/S-A /N'FRAC	16,596.52		
02/19/16	S CRY\$ W/LTH MED/S-A /N'FRAC			
02/26/16	S CRY\$ W/LTH MTG STGY/N'FRAC			
02/26/16	S CRY\$ W/LTH MED/S-A /N'FRAC			
02/26/16	B CRY\$ W/LTH MED/S-A /N'FRAC	1,662.88		
02/26/16	B CRY\$ W/LTH MED/S-A /N'FRAC	3,815.68		
02/26/16	S CRY\$ W/LTH MED/S-A /N'FRAC			
02/26/16	B CRY\$ W/LTH MTG STGY/N'FRAC	4,537.60		0.02
02/26/16	B CRY\$ W/LTH MTG STGY/N'FRAC	9,113.54		
02/26/16	B CRY\$ W/LTH MTG STGY/N'FRAC			
02/26/16	B CRY\$ W/LTH MTG STGY/N'FRAC			
03/04/16	S CRY\$ W/LTH MED/S-A /N'FRAC			
03/04/16	S CRY\$ W/LTH MED/S-A /N'FRAC			
03/18/16	B CRY\$ W/LTH MTG STGY/N'FRAC			
03/18/16	S CRY\$ W/LTH MTG STGY/N'FRAC			
03/18/16	B CRY\$ W/LTH MED/S-A /N'FRAC			
03/24/16	B CRY\$ W/LTH MTG STGY/N'FRAC	15,126.32		
03/24/16	B CRY\$ W/LTH MED/S-A /N'FRAC	3,641.78		
03/24/16	B CRY\$ W/LTH MTG STGY/N'FRAC	10,228.79		
03/24/16	B CRY\$ W/LTH MTG STGY/N'FRAC	4,383.99		
03/28/16	S CRY\$ W/LTH MTG STGY/N'FRAC			
03/28/16	S CRY\$ W/LTH MED/S-A /N'FRAC			
04/01/16	S CRY\$ W/LTH MTG STGY/N'FRAC			
04/01/16	S CRY\$ W/LTH MED/S-A /N'FRAC			

04/05/16	B Crys Wlth Mtg Styg/N'frac	4,877,617.11
04/08/16	S Crys Wlth Mtg Styg/N'frac	4,476,686.81
04/08/16	S Crys Wlth Mtg Styg/N'frac	4,476,686.72
04/11/16	B Crys Wlth Mtg Styg/N'frac	4,476,686.72
04/14/16	B Dundee Inv Svg Acct F-NL	4,626,701.72
04/15/16	S Crys Wlth Med/S-A /N'frac	4,591,965.68
04/18/16	S Crys Wlth Med/S-A /N'frac	4,591,965.67
04/18/16	B Crys Wlth Med/S-A /N'frac	4,591,965.67
04/19/16	B Crys Wlth Med/S-A /N'frac	4,591,965.67
04/22/16	S Crys Wlth Mtg Styg/N'frac	3,991,702.07
04/22/16	B Dundee Inv Svg Acct F-NL	4,191,717.07
04/26/16	B Crys Wlth Mtg Styg/N'frac	4,191,717.07
04/29/16	B Crys Wlth Mtg Styg/N'frac	4,200,106.10
04/29/16	B Crys Wlth Med/S-A /N'frac	4,204,937.95
04/29/16	B Crys Wlth Mtg Styg/N'frac	4,209,875.87
04/29/16	B Dundee Inv Svg Acct F-NL	4,209,979.69
04/29/16	B Crys Wlth Med/S-A /N'frac	4,220,434.97
05/03/16	B Crys Wlth Mtg Styg/N'frac	4,220,434.97
05/03/16	S Crys Wlth Med/S-A /N'frac	4,220,434.95
05/03/16	S Dundee Inv Svg Acct F-NL	4,220,434.93
05/13/16	S Crys Wlth Mtg Styg/N'frac	3,318,339.58
05/17/16	B Crys Wlth Mtg Styg/N'frac	3,318,339.58
05/19/16	B Dundee Inv Svg Acct F-NL	3,383,354.58
05/27/16	B Dundee Inv Svg Acct F-NL	3,383,636.62
05/27/16	S Crys Wlth Mtg Styg/N'frac	2,981,657.26
05/27/16	B Crys Wlth Mtg Styg/N'frac	2,984,809.12
05/27/16	B Crys Wlth Med/S-A /N'frac	2,988,573.78
05/27/16	B Crys Wlth Med/S-A /N'frac	3,020,024.71
05/27/16	B Crys Wlth Mtg Styg/N'frac	3,021,923.14
05/27/16	S Crys Wlth Med/S-A /N'frac	2,994,987.75
06/01/16	B Crys Wlth Med/S-A /N'frac	2,994,987.75
06/01/16	S Crys Wlth Mtg Styg/N'frac	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	3,090,002.74
06/03/16	S Crys Wlth Med/S-A /N'frac	2,542,370.30
06/07/16	B Crys Wlth Med/S-A /N'frac	2,542,370.30
06/10/16	B Dundee Inv Svg Acct F-NL	2,681,385.30
06/16/16	B Dundee Inv Svg Acct F-NL	2,781,400.30
06/24/16	S Crys Wlth Med/S-A /N'frac	2,771,499.03
06/24/16	B Dundee Inv Svg Acct F-NL	2,771,948.94
06/28/16	S Dundee Inv Svg Acct F-NL	2,771,948.93
06/28/16	B Crys Wlth Med/S-A /N'frac	2,771,948.93

06/30/16	B CRY/S WLTH MED/S-A /N'FRAC	26,784.16
06/30/16	B CRY/S WLTH MED/S-A /N'FRAC	3,675.87
06/30/16	B CRY/S WLTH MTG STGY/N'FRAC	555.86
06/30/16	B CRY/S WLTH MTG STGY/N'FRAC	1,401.09
07/05/16	S CRY/S WLTH MED/S-A /N'FRAC	0.01
07/05/16	S CRY/S WLTH MTG STGY/N'FRAC	0.03
07/08/16	S CRY/S WLTH MTG STGY/N'FRAC	45,550.62
07/08/16	S CRY/S WLTH MED/S-A /N'FRAC	78,071.16
		2,680,744.09

JAN-06-17 11:21 am

REQUESTED BY: APHILLIP

ACCOUNT: Crystal Wealth Medical

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
07/11/16	B CRY/S WLTH MTG STGY/N'FRAC				2,680,744.09
07/11/16	B CRY/S WLTH MED/S-A /N'FRAC				2,680,744.09
07/12/16	B CRY/S WLTH MTG STGY/N'FRAC				2,680,744.09
07/22/16	S CRY/S WLTH MTG STGY/N'FRAC				2,611,008.17
07/22/16	B CRY/S WLTH I/S-A/N'FRAC	69,735.92			3,361,023.17
07/26/16	B CRY/S WLTH I/S-A/N'FRAC	750,015.00		0.02	3,361,023.17
07/26/16	S CRY/S WLTH MTG STGY/N'FRAC				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 CRY/S WLTH I/S-A/N'FRAC	450,015.00			4,061,053.15
07/29/16	B CRY/S WLTH MED/S-A /N'FRAC	16,455.43			4,077,508.38
07/29/16	B CRY/S WLTH I/S-A/N'FRAC	1,822.24			4,079,330.52
07/29/16	B CRY/S 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 CRY/S WLTH MED/S-A /N'FRAC	2,891.68			4,083,298.42
07/29/16	B CRY/S WLTH MTG STGY/N'FRAC	616.77			4,083,915.19
07/29/16	S CRY/S WLTH MED/S-A /N'FRAC				4,063,600.93
07/29/16	B CRY/S WLTH MTG STGY/N'FRAC	378.82			4,063,979.75
07/29/16	S CRY/S WLTH MTG STGY/N'FRAC				4,016,188.27
08/03/16	S CRY/S WLTH MTG STGY/N'FRAC				4,016,188.26
08/03/16	S DUNDEE INV SVG ACCT F-NL				4,016,188.25
08/03/16	B CRY/S WLTH MED/S-A /N'FRAC				4,016,188.25
08/03/16	B CRY/S WLTH I/S-A/N'FRAC				4,016,188.25
08/05/16	S CRY/S WLTH MTG STGY/N'FRAC				3,981,467.55
08/09/16	S CRY/S WLTH MTG STGY/N'FRAC				3,981,467.54
08/12/16	S CRY/S WLTH MTG STGY/N'FRAC				3,971,438.28
08/15/16	S DUNDEE INV SVG ACCT F-NL				2,970,766.39
08/15/16	B DUNDEE INV SVG ACCT F-NL				2,970,766.91
08/15/16	B DUNDEE INV SVG ACCT F-NL				2,971,231.63
08/15/16	S DUNDEE INV SVG ACCT F-NL				2,970,766.86
					464.77
					464.77

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

B DUNDEE INV SVG ACCT F-NL	
08/16/16	2,970,766.86
S DUNDEE INV SVG ACCT F-NL	0.02
S CRY'S W/LTH MTG STGY/N'FRAC	31,176.85
S CRY'S W/LTH MED/S-A /N'FRAC	22,041.05
S CRY'S W/LTH I/S-A/N'FRAC	109,587.56
S CRY'S W/LTH I/S-A/N'FRAC	2,807,961.38
S CRY'S W/LTH I/S-A/N'FRAC	2,807,961.31
S CRY'S W/LTH MTG STGY/N'FRAC	0.07
S CRY'S W/LTH MTG STGY/N'FRAC	0.04
S CRY'S W/LTH MTG STGY/N'FRAC	17,388.23
B CRY'S W/LTH I/S-A/N'FRAC	1,888.62
B CRY'S W/LTH MED/S-A /N'FRAC	2,741.59
B CRY'S W/LTH MTG STGY/N'FRAC	105.32
B CRY'S W/LTH MED/S-A /N'FRAC	3,856.89
B CRY'S W/LTH MTG STGY/N'FRAC	101.14
B CRY'S W/LTH I/S-A/N'FRAC	7,365.99
B CRY'S W/LTH MED/S-A /N'FRAC	0.07
S CRY'S W/LTH MED/S-A /N'FRAC	2,806,632.59
B CRY'S W/LTH I/S-A/N'FRAC	2,806,632.52
S CRY'S W/LTH MTG STGY/N'FRAC	2,806,632.51
S CRY'S W/LTH MTG STGY/N'FRAC	2,806,632.50
S CRY'S W/LTH MTG STGY/N'FRAC	0.01
B CRY'S W/LTH MTG STGY/N'FRAC	0.01
S CRY'S W/LTH I/S-A/N'FRAC	5,748.36
S CRY'S W/LTH MED/S-A /N'FRAC	0.01
B CRY'S W/LTH MTG STGY/N'FRAC	0.01
S CRY'S W/LTH I/S-A/N'FRAC	199,468.73
S CRY'S W/LTH I/S-A/N'FRAC	0.02
S CRY'S W/LTH I/S-A/N'FRAC	123,476.93
S CRY'S W/LTH MED/S-A /N'FRAC	3,366.86
B CRY'S W/LTH MED/S-A /N'FRAC	13,924.75
B CRY'S W/LTH I/S-A/N'FRAC	8,522.10
B CRY'S W/LTH I/S-A/N'FRAC	1,971.73
B CRY'S W/LTH MED/S-A /N'FRAC	0.01
B CRY'S W/LTH MED/S-A /N'FRAC	0.01
S CRY'S W/LTH MED/S-A /N'FRAC	99,549.12
S CRY'S W/LTH I/S-A/N'FRAC	0.06
S CRY'S W/LTH MED/S-A /N'FRAC	150,712.96
B CRY'S W/LTH MED/S-A /N'FRAC	1,427.44
B CRY'S W/LTH I/S-A/N'FRAC	6,058.75
B CRY'S W/LTH MED/S-A /N'FRAC	2,566.22
B CRY'S W/LTH MED/S-A /N'FRAC	14,434.45
B CRY'S W/LTH MED/S-A /N'FRAC	2,279,918.53
B CRY'S W/LTH I/S-A/N'FRAC	2,279,918.53
S CRY'S W/LTH I/S-A/N'FRAC	0.03
S CRY'S W/LTH MED/S-A /N'FRAC	0.05
	2,279,918.45

11/25/16	B CRY'S WITH MED/S-A /N'FRAC	2,345.75
11/25/16	B CRY'S WITH MED/S-A /N'FRAC	11,305.03
11/25/16	B CRY'S WITH I/S-A/N'FRAC	1,325.10
11/25/16	B CRY'S WITH I/S-A/N'FRAC	6,055.12
11/29/16	B CRY'S WITH MED/S-A /N'FRAC	2,300,949.45
11/29/16	B CRY'S WITH I/S-A/N'FRAC	2,300,949.45

JAN-06-17 11:21 am

REQUESTED BY: APHLIP

ACCOUNT: Crystal Wealth Medical

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
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
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
INVESTMENT TRANSACTION COSTS		322.57			0.00
INVESTMENT TRANSACTION COSTS			269.23		-269.23
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
Inter Fund Loan Tracking		260,000.00			530,000.00
INVESTMENT TRANSACTION COSTS			270,000.00		260,000.00
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
Inter Fund Loan Tracking		191.59			191.59
Inter Fund Loan Tracking		184.49			376.08
Inter Fund Loan Tracking		184.49			560.57
Inter Fund Loan Tracking		184.49			745.06
Inter Fund Loan Tracking		184.49			929.55
Inter Fund Loan Tracking		184.49			1,114.04
Inter Fund Loan Tracking		184.49			1,298.53
Inter Fund Loan Tracking		184.49			1,483.02
Inter Fund Loan Tracking		105.42			1,588.44
Inter Fund Loan Tracking		79.07			1,667.51
Inter Fund Loan Tracking		184.49			1,852.00
Inter Fund Loan Tracking		184.49			2,036.49
Inter Fund Loan Tracking		158.14			2,194.63
Inter Fund Loan Tracking		184.49			2,379.12
Inter Fund Loan Tracking		26.36			2,405.48
Inter Fund Loan Tracking		184.52			2,590.00

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GL ANALYSIS REPORT

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

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
03/30/16	UNREALIZED G/L UR	103,573.19		1,853.75	-162,671.89
03/30/16	UNREALIZED G/L UR			-59,098.70	-59,098.70
03/31/16	UNREALIZED G/L UR			-59,509.27	-59,509.27
04/07/16	UNREALIZED G/L UR			-126,800.76	-126,800.76
04/07/16	UNREALIZED G/L UR	89.09	67,291.49	-126,711.67	-126,711.67
04/14/16	UNREALIZED G/L UR	118,184.19		-8,527.48	-8,527.48
04/21/16	UNREALIZED G/L UR	26,955.03		18,427.55	18,427.55
04/28/16	UNREALIZED G/L UR	37,838.49		56,266.04	56,266.04
04/28/16	UNREALIZED G/L UR	102.46		56,368.50	56,368.50
05/05/16	UNREALIZED G/L UR		85,768.41	-23,399.91	-23,399.91
05/12/16	UNREALIZED G/L UR	4,925.80		-24,473.11	-24,473.11
05/19/16	UNREALIZED G/L UR		70,516.51	-94,989.62	-94,989.62
05/26/16	UNREALIZED G/L UR	12,790.21		-82,199.41	-82,199.41
05/30/16	UNREALIZED G/L UR		21,132.76	-103,332.17	-103,332.17

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GL ANALYSIS REPORT

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

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GL ANALYSIS REPORT

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

REQUESTED BY:	APHILIP
ACCOUNT:	Crystal Wealth Medical
DATE	
04/14/16	184.49
04/21/16	184.50
04/28/16	210.85
05/05/16	131.78
05/05/16	3,301.62
Sub-total	3,301.62
GL A/C:1900 MARK TO MARKET	0.00
UNREALIZED G/L UR	0.00
UNREALIZED G/L UR	1,290.34
UNREALIZED G/L UR	62,899.06
UNREALIZED G/L UR	3,549.29
UNREALIZED G/L UR	3,221.51
UNREALIZED G/L UR	4,025.48
UNREALIZED G/L UR	65,190.88
UNREALIZED G/L UR	4,241.08
UNREALIZED G/L UR	89,791.65
UNREALIZED G/L UR	57,245.27
UNREALIZED G/L UR	24,683.45
UNREALIZED G/L UR	53,117.92
UNREALIZED G/L UR	13,863.44
UNREALIZED G/L UR	129,402.92
UNREALIZED G/L UR	106,547.64
UNREALIZED G/L UR	-160,818.14

06/02/16	950.13	2,980.67
06/02/16	-102,382.04	-105,362.71
06/09/16	-2,647.35	
06/16/16	-256,202.02	
06/23/16	-164,051.14	
06/29/16	-262,763.27	
06/30/16	-262,873.20	
07/07/16	-249,273.46	
07/14/16	-226,117.10	
07/21/16	-262,879.05	
07/28/16	-309,792.39	
08/04/16	-265,005.60	
08/11/16	-255,437.65	
08/18/16	-188,181.37	
08/18/16	36,761.95	-185,021.16
08/25/16	109.93	-238,187.66
08/30/16	44,786.79	-299,656.20
08/30/16	9,567.95	-299,656.51
08/30/16	67,256.28	-311,428.36
08/30/16	3,160.21	-222,950.95
08/30/16	53,166.50	-253,505.84
08/30/16	61,468.54	-252,314.71
08/30/16	5.69	-197,518.72
09/01/16	11,777.85	-245,138.15
09/08/16	88,477.41	-293,364.53
09/15/16	30,554.89	-293,405.41
09/15/16	1,191.13	-278,895.51
09/22/16	54,795.99	-386,883.46
09/29/16	47,619.43	-386,991.93
10/06/16	48,226.38	-384,368.74
10/13/16	40.88	-382,186.75
10/20/16	14,509.90	-424,217.96
10/27/16	107,987.95	-346,684.16
10/27/16	108.47	-376,563.10
10/28/16	2,623.19	-347,882.67
11/03/16	2,181.99	-347,882.67
11/10/16	42,031.21	
11/17/16	77,533.80	
11/24/16	29,878.94	
11/29/16	28,680.43	
	1,469,777.54	
	-156,145.82	
Sub-total	1,313,631.72	322.57
GL A/C:1915 COMMISSION ADJUSTMENT		0.00
INVESTMENT TRANSACTION COSTS		269.23
INVESTMENT TRANSACTION COSTS		269.23
REVERSE INVESTMENT TRANSACTION COSTS		0.00
Sub-total	591.80	-322.57
GL A/C:2260 REDEEMPTIONS PAYABLE - DOMEST		0.00
01/04/16	322.57	269.23
06/30/16	0.00	0.00
07/01/16	0.00	0.00

REDEMPTION PAYABLE		2,300.00	-2,300.00
WC CAD	2,300.00	0.00	0.00
REDEMPTION PAYABLE		20,420.75	-20,420.75
WC CAD	20,420.75	0.00	0.00
REDEMPTION PAYABLE		86,750.00	-86,750.00
WC CAD	86,750.00	0.00	0.00
REDEMPTION PAYABLE		59,950.00	-59,950.00
WC CAD	59,950.00	0.00	0.00
REDEMPTION PAYABLE		5,000.00	-5,000.00
WC CAD	5,000.00	0.00	0.00
REDEMPTION PAYABLE		299,908.12	-299,908.12
WC CAD	299,908.12	0.00	0.00
REDEMPTION PAYABLE		246,608.12	-53,300.00
WC CAD	246,608.12	0.00	0.00
WC CAD	2,300.00	-51,000.00	0.00
GL ANALYSIS REPORT			
FROM 01/01/16 TO 11/30/16			
DATE	DR AMOUNT	CR AMOUNT	NET CHANGE
02/18/16	51,000.00	1,002.06	0.00
02/18/16	1,002.06	-1,002.06	0.00
02/24/16	13,433.33	-13,433.33	0.00
02/25/16	5,133.33	-8,300.00	0.00
02/29/16	8,300.00	63,850.00	-63,850.00
03/02/16	63,850.00	0.00	0.00
03/03/16	2,300.00	-2,300.00	0.00
03/09/16	2,300.00	20,572.38	-20,572.38
03/10/16	20,572.38	0.00	0.00
03/14/16	11,800.00	-11,800.00	0.00
03/17/16	1,800.00	-10,000.00	0.00
03/23/16	10,000.00	44,100.00	-54,100.00
03/23/16	44,100.00	0.00	0.00
04/06/16	357,069.84	-357,069.84	0.00
04/07/16	300.00	-356,769.84	0.00
04/11/16	356,769.84	21,035.90	-21,035.90
04/13/16	8,895.90	-12,140.00	0.00
04/14/16	12,140.00	0.00	0.00
04/18/16	580,141.14	-580,141.14	0.00
04/20/16	309,104.87	-271,036.27	0.00
04/21/16			
04/25/16			

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

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GL ANALYSIS REPORT			
FROM 01/01/16 TO 11/30/16			
	DESCRIPTION	CR AMOUNT	NET CHANGE
DATE	DR AMOUNT		BALANCE
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	-6,125.00	-6,125.00
09/08/16	WC CAD	5,000.00	-1,125.00
JAN-06-17 11:21 am			
REQUESTED BY: APHILIP			
ACCOUNT: Crystal Wealth Medical			
DATE	DESCRIPTION	CR AMOUNT	NET CHANGE
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	800.00	-800.00
10/11/16	WC CAD	0.00	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

REDEMPTION PAYABLE		206,492.57
REDEMPTION PAYABLE	1,225.00	1,225.00
WC CAD	1,225.00	
WC CAD	196,140.46	
WC CAD	10,352.11	
REDEMPTION PAYABLE		1,500.00
REDEMPTION PAYABLE		24,357.19
WC CAD	24,357.19	
WC CAD	1,500.00	
REDEMPTION PAYABLE		125.00
REDEMPTION PAYABLE		33,986.74
WC CAD	33,986.74	
WC CAD	125.00	
Sub-total	5,467,940.80	5,467,940.80
GL A/C:2350 PAYABLE - DISTRIBUTIONS		0.00
DISTRIBUTION		50,299.00
REINVESTED DISTRIBUTION		49,815.48
WC CAD	483.50	
REINVESTED DISTRIBUTION		0.01
DISTRIBUTION		207,438.00
REINVESTED DISTRIBUTION		199,830.91
NON-RESIDENT TAX ON DIST		930.97
re-class distribution		930.97
WC CAD	7,607.08	
DISTRIBUTION		70,312.13
re-class distribution		61.25
NON-RESIDENT TAX ON DIST		61.25
REINVESTED DISTRIBUTION		68,021.17
WC CAD	2,290.91	
WC CAD	441.88	441.88
DISTRIBUTION ADJUSTMENT		329,483.23
Sub-Total	329,483.16	-0.07
GL A/C:2403 ACCRUED AMORTIZATION FEES -		
Medical Factoring Contracts		1,243.13
Medical Factoring Contracts		2,500.34
913.04		
Medical Factoring Contracts		1,193.37
Medical Factoring Contracts		2,437.12
Medical Factoring Contracts		1,432.77
Medical Factoring Contracts		1,467.89
Medical Factoring Contracts		1,025.41
Medical Factoring Contracts		365.21
01/07/16		-206,492.57
01/14/16		-207,717.57
01/21/16		-206,492.57
01/28/16		-10,352.11
01/28/16		0.00
01/28/16		-1,500.00
01/28/16		-25,857.19
01/28/16		-1,500.00
02/04/16		0.00
02/11/16		-1,500.00
02/18/16		-34,111.74
02/25/16		-125.00
02/29/16		-125.00

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 REQUESTED BY: APHILIP
 ACCOUNT: Crystal Wealth Medical

GL ANALYSIS REPORT

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

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
03/03/16	Medical Factoring Contracts	814.71		-814.71	-94,162.39
03/10/16	Medical Factoring Contracts	238.80		-238.80	-93,923.59
03/17/16	Medical Factoring Contracts	2,732.09		-2,732.09	-91,191.50
03/23/16	Medical Factoring Contracts		1,538.12	-1,538.12	-92,729.62
03/23/16	Medical Factoring Contracts	1,692.64		-1,692.64	-91,036.98
03/31/16	Medical Factoring Contracts		63.22	-63.22	-91,100.20
04/07/16	Medical Factoring Contracts		1,348.49	-1,348.49	-92,448.69
04/14/16	Medical Factoring Contracts	2,296.65		-2,296.65	-90,152.04
04/21/16	Medical Factoring Contracts	884.95		-884.95	-89,267.09
04/28/16	AMORTIZATION	1,165.88		-1,165.88	-88,101.21
05/05/16	Accrued Amortization Fees		2,170.23	-2,170.23	-88,101.21
05/12/16	Accrued Amortization Fees		35.12	-35.12	-90,306.56
05/19/16	Accrued Amortization Fees		1,812.02	-1,812.02	-92,118.58
05/26/16	Accrued Amortization Fees	948.15		-948.15	-91,170.43
05/30/16	FEES ADJ MEDICAL	91,170.43		-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
	NON-RESIDENT TAX ON DIST		930.97	-930.97	-930.97
	WX CAD			0.00	0.00
	NON-RESIDENT TAX ON DIST		61.25	-61.25	-61.25
	WX CAD			0.00	0.00
06/29/16	WX CAD	61.25		-61.25	-61.25
07/04/16	DISTRIBUTION ADJUSTMENT	10.80	10.80	0.00	0.00
07/28/16	Sub-total	1,003.02	1,003.02	0.00	0.00
08/02/16	GL A/C:2570 INTRA FUND LOANS PAYABLE				-2,085,000.00
10/03/16	Inter Fund Loan Tracking	805,000.00		-805,000.00	-1,280,000.00
10/06/16	Inter Fund Loan Tracking	90,000.00		-90,000.00	-1,190,000.00
	Inter Fund Loan Tracking	555,000.00		-555,000.00	-635,000.00
	Inter Fund Loan Tracking	75,000.00		-75,000.00	-560,000.00
	Inter Fund Loan Tracking	256,800.00		-256,800.00	-303,200.00
	Inter Fund Loan Tracking	303,200.00		-303,200.00	0.00
	Sub-total	2,085,000.00	0.00	2,085,000.00	0.00
	GL A/C:2380 INT PAY ON INTRA FUND LOANS				-388.35
01/07/16	Inter Fund Loan Tracking			-441.57	-441.57
01/07/16	Inter Fund Loan Tracking			53.22	53.22
01/14/16	Inter Fund Loan Tracking			1,426.27	1,426.27
01/14/16	Inter Fund Loan Tracking			-1,867.84	-1,867.84
01/14/16	Inter Fund Loan Tracking			-1,921.06	-1,921.06
	Sub-total			-3,347.33	-3,347.33

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

GL ANALYSIS REPORT

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

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REQUESTED BY: APHILIP

ACCOUNT: Crystal Wealth Medical

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	0.00
	Sub-total:	19,051.99	18,663.64	388.35	-8,149.06

GL A/C:2700 ACCRUED MANAGEMENT FEES

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

Lily Ho
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

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

GL ANALYSIS REPORT

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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
01/05/16	GL A/C:1000 CASH - CAD			1,647.52	471.75
	WX CAD	59,500.00		-1,175.77	
	DC CAD	563,000.00		58,324.23	
01/07/16	Inter Fund Loan Tracking			621,324.23	
01/07/16	INVESTMENT TRANSACTION COSTS			58,324.23	
01/07/16	DC CAD	325.00		58,349.23	
01/11/16	WC CAD		300.00	58,349.23	
01/11/16	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			-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			-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			59,924.01	
02/17/16	WC CAD			59,624.01	
02/18/16	DC CAD			89,624.01	
02/18/16	DC CAD			13,661.06	
02/18/16	WC CAD			13,639.39	
02/22/16	IW CAD		21.67	-6,360.61	
02/22/16	WC CAD			5,322.76	
02/24/16	DC CAD	11,683.37		75,788.68	
03/02/16	DC CAD	70,465.92		77,348.51	
03/04/16	DC CAD	1,559.83		75,053.51	
03/04/16	WX CAD			73,027.51	
03/04/16	WX CAD				

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		111,645.36
03/11/16	Inter Fund Loan Tracking		112,048.81
03/14/16	IW CAD	403.45	112,037.13
03/14/16	WC CAD	11.68	11.68
03/14/16	DC CAD	300.00	111,737.13
03/16/16	Interfund Loan Adj.	15,200.35	126,937.48
03/17/16	WX CAD	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	2,115.82	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		16,897.30
04/07/16	Inter Fund Loan Tracking		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 Crys W/LH 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	44,863.20	4,848.20
05/19/16	B DUNDEE INV SVG ACT F-NL	40,015.00	-145,166.80
05/20/16	B Crys W/LH I/S-A/N'FRAC	150,000.00	4,833.20
05/26/16	Spectrum Mortgage	1,931.30	6,764.50
05/27/16	IA CAD Crys W/LH MTG STGY/N'FRAC		

JAN-06-17 11:22 am

REQUESTED BY: APHILIP

ACCOUNT: Crystal Wealth High Yield

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 CRY'S WLTH MTG STGY/N'FRAC		710.27		6,045.49
05/27/16	B CRY'S WLTH MTG STGY/N'FRAC			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			-140,290.80	
06/01/16	B CRY'S 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 CRY'S WLTH MTG STGY/N'FRAC	199,985.00		59,694.20	
06/06/16	WX CAD			59,172.20	
06/06/16	S CRY'S WLTH MTG STGY/N'FRAC			59,172.20	
06/06/16	WX CAD		158.00		59,014.20
06/06/16	DC CAD			59,222.38	
06/06/16	DC CAD			59,522.38	
06/13/16	WC CAD		300.00		300.00
06/15/16	DC CAD			66,382.50	
06/16/16	IW CAD			129.02	
06/20/16	DC CAD		50.00		125,.525-.86
06/22/16	DC CAD			64,772.74	
06/22/16	WC CAD				190,298.60
06/24/16	B DUNDEE INV SVG ACCT F-NL			400.00	
06/24/16	IA CAD DUNDEE INV SVG ACCT F-NL	30.61			189,867.99
06/28/16	IW CAD				189,898.60
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	
06/30/16	IA CAD CRY'S WLTH I/S-A/N'FRAC				230,704.84
06/30/16	IA CAD CRY'S WLTH MNG STGY/N'FRAC				231,618.85
06/30/16	IW CAD				232,721.24
06/30/16	B CRY'S WLTH MTG STGY/N'FRAC				232,711.24
06/30/16	B CRY'S WLTH MTG STGY/N'FRAC				231,608.85
06/30/16	B CRY'S WLTH I/S-A/N'FRAC				231,095.61
06/30/16	B CRY'S WLTH I/S-A/N'FRAC				230,181.60
06/30/16	B CRY'S WLTH I/S-A/N'FRAC				229,886.81

GL ANALYSIS REPORT

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07/01/16	IW CAD	51.98
07/04/16	WX CAD	41.89
07/05/16	S CRY'S WLTH MTG STGY/N'FRAC	229,792.94
07/05/16	B CRY'S WLTH I/S-A/N'FRAC	229,792.94
07/06/16	DC CAD	248,695.92
07/06/16	WX CAD	248,458.26
07/06/16	WX CAD	246,442.64
07/07/16	OTHER LOANS ASSET	249,426.25
07/08/16	S CRY'S WLTH MTG STGY/N'FRAC	2,983.61
07/08/16	S CRY'S WLTH MTG STGY/N'FRAC	204,548.09
07/08/16	B CRY'S WLTH MTG STGY/N'FRAC	0.03
07/12/16	DC CAD	49,916.72
07/13/16	Interfund Loan Transfer HY Mortgage to	450,000.00
07/14/16	Spectrum Mortgage	53,891.09
07/14/16	S CRY'S WLTH I/S-A/N'FRAC	-116,438.22
07/15/16	DC CAD	152,118.70
07/18/16	DC CAD	50.00
07/20/16	B CRY'S WLTH I/S-A/N'FRAC	0.01
07/20/16	DC CAD	35,730.48
07/22/16	IW CAD	35,730.48
07/27/16	DC CAD	335,718.30
07/28/16	Spectrum Mortgage	380,794.76
07/28/16	IW CAD	-45,076.46
07/29/16	B DUNDEE INV SVG ACCT F-NL	10.00
07/29/16	DC CAD	-45,124.75
07/29/16	IA CAD DUNDEE INV SVG ACCT F-NL	122.21
07/29/16	B CRY'S WLTH I/S-A/N'FRAC	38.29
07/29/16	Spectrum Mortgage	122.21
07/31/16	IW CAD	75,000.00
08/01/16	WX CAD	5.83
08/02/16	WX CAD	31.49
08/03/16	WX CAD	2,886.72
08/03/16	WX CAD	470.42
08/03/16	S CRY'S WLTH I/S-A/N'FRAC	1,918.92
08/03/16	S DUNDEE INV SVG ACCT F-NL	24,600.16
08/04/16	DC CAD	24,600.16
08/05/16	S CRY'S WLTH I/S-A/N'FRAC	164,800.00
08/05/16	S CRY'S WLTH I/S-A/N'FRAC	0.01
08/05/16	DC CAD	107.35
08/08/16	WC CAD	300.00
08/08/16	WC CAD	41,431.04
08/10/16	WC CAD	1,361.45
08/10/16	WC CAD	147,015.03

REQUESTED BY: ABILIP
ACCOUNT: Crystal Wealth High Yield

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

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

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		FROM 01/01/16 TO 11/30/16	GL ANALYSIS REPORT			
		DATE	CR AMOUNT	DR AMOUNT	NET CHANGE	BALANCE
10/05/16	IW CAD					
10/06/16	INTRA FUND LOANS RECEIVABLE	143,500.00			25.00	-2,983.21
10/06/16	S DUNDEE INV SVG ACCT F-NL					140,516.79
10/06/16	Spectrum Mortgage					140,516.79
10/11/16	DC CAD	300.00				516.79
10/17/16	WC CAD		300.00			816.79
10/19/16	DC CAD		60,000.00			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			100,000.00	127,556.73
10/27/16	Spectrum Mortgage					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
01/07/16	GL A/C:1020 CASH - CAD THREE					168,241.15
	Spectrum Mortgage	64,712.02				83,954.84
						148,666.86
JAN-06-17 11:22 am	REQUESTED BY: APHILIP					
	ACCOUNT: Crystal Wealth High Yield					
01/14/16						
01/21/16						
01/28/16						

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

REQUESTED BY: APHILIP		GL ANALYSIS REPORT			PAGE: 5	
DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE	
05/04/16	IW OP	336.00		6.25	12,451.53	
05/01/16	IA OP			5.00	12,787.53	
06/01/16	IW OP	1,270.00		14,000.00	14,052.53	
06/29/16	IA OP			8.75	52.53	
06/30/16	SQUIRE WIRE TRANSFER				43.78	
07/07/16	IW OP	656.00		699.78	1,355.78	
07/07/16	IA OP				1,350.78	
08/04/16	IA OP	656.00		5.00		
08/04/16	IW OP					
09/08/16	Spectrum Mortgage	52,798.69				
09/15/16	Spectrum Mortgage	601.91				
09/22/16	Spectrum Mortgage	1,877.44				
09/29/16	Spectrum Mortgage	15,150.49				
09/30/16	Spectrum Mortgage	42,356.10				
10/06/16	Spectrum Mortgage	162,201.45				
10/13/16	Spectrum Mortgage	2,931.93				
10/20/16	Spectrum Mortgage	16,207.39				
10/27/16	Spectrum Mortgage	3,377.88				
10/31/16	Spectrum Mortgage	2,413.23				
11/03/16	Spectrum Mortgage	2,462.52				
11/10/16	Spectrum Mortgage	5,892.85				
11/17/16	Spectrum Mortgage	1,018,366.44				
11/24/16	Spectrum Mortgage	656.00				
11/30/16	Sub-total					
	GL A/C:1030 OPERATING ACCOUNT - CAD					
01/07/16	IA OP	656.00				
01/29/16	IW OP			5.00		
02/04/16	IA OP	656.00		5.00		
02/29/16	IW OP			5.00		
03/03/16	IA OP	656.00		5.00		
03/31/16	IW OP			5.00		
03/31/16	IA OP	656.00		5.00		
04/07/16	Interest Income	79.09				
04/07/16	Balance Cheque			420.00		
04/14/16	Fee Payment Adj - HY Mortgage	336.00				
05/04/16	IA OP	656.00				

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	19,501.09
	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	ACCURED 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
04/14/16	Other Loans - Interest	230.11	262.32
04/21/16	Accrued Int - Other Loans	228.88	492.43
04/28/16	Other Loans Asset Accrued Interest	230.14	721.31
05/05/16	Other Loans Asset Accrued Interest	230.13	951.45
05/12/16	Other Loans Asset Accrued Interest	230.14	1,181.58
05/19/16	Other Loans Asset Accrued Interest	230.14	1,411.72
05/26/16	Other Loans Asset Accrued Interest	230.13	1,641.86
05/30/16	Other Loans Asset Accrued Interest	131.51	1,871.99
06/02/16	Other Loans Asset Accrued Interest	98.63	2,003.50
06/09/16	Other Loans Asset Accrued Interest	230.14	2,102.13
06/16/16	Other Loans Asset Accrued Interest	230.14	2,332.27
06/23/16	Other Loans Asset Accrued Interest	230.13	2,562.41
06/29/16	Other Loans Asset Accrued Interest	197.26	2,792.54
07/07/16	OTHER LOANS ASSET		2,989.80
07/07/16	Other Loans Asset Accrued Interest	256.82	6.19
07/14/16	Other Loans Asset Accrued Interest	1,265.76	263.01
07/21/16	Other Loans Asset Accrued Interest	1,265.75	1,528.77
07/28/16	Other Loans Asset Accrued Interest	1,265.75	2,794.52
08/04/16	Other Loans Asset Accrued Interest	1,265.76	4,060.27
08/11/16	Other Loans Asset Accrued Interest	1,265.75	5,326.03
			6,591.78

		GL ANALYSIS REPORT			PAGE: 6
		FROM 01/01/16 TO 11/30/16			
DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
01/07/16	GL A/C:1213 ACCRUED INTEREST - RES MORT Spectrum Mortgage IA OP	197.84	197.83	6,626.50	12,486.19
01/07/16	ACCRUED INTEREST ADJ.			656.00	5,859.69
01/07/16	ACCRUED INTEREST ADJ.				5,203.69
01/07/16	ACCRUED INTEREST ADJ.				5,401.53
01/14/16	ACCRUED INTEREST ADJ.				5,181.40
01/14/16	Spectrum Mortgage	3,645.66			5,379.23
01/21/16	ACCRUED INTEREST ADJ.	197.84	197.83		9,024.89
01/21/16	Spectrum Mortgage	1,103.43			9,222.73
01/28/16	ACCRUED INTEREST ADJ.	197.84	197.84		10,326.16
01/28/16	Spectrum Mortgage	1,217.10			10,524.00
01/31/16	Spectrum Mortgage				11,741.10
02/04/16	Spectrum Mortgage				11,565.88
02/04/16	ACCRUED INTEREST ADJ.				5,476.44
02/04/16	ACCRUED INTEREST ADJ.				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	2,065.02			7,086.44

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REQUESTED BY: APHILIP

ACCOUNT: Crystal Wealth High Yield

02/18/16		8,787.30
02/18/16	1,700.86	
02/18/16	211.48	
02/25/16	ACCURED INTEREST ADJ.	8,998.78
02/25/16	Accrued Interest Adj.	9,210.26
02/25/16	Spectrum Mortgage	11,831.42
02/29/16	Spectrum Mortgage	10,074.79
02/29/16	Accrued Interest Adj.	10,195.63
03/03/16	Accrued Interest Adj.	10,280.42
03/03/16	Spectrum Mortgage	1,756.63
03/03/16	IA OP	
03/03/16	Accrued Interest Adj.	3,863.04
03/10/16	Spectrum Mortgage	3,642.91
03/10/16	Accrued Interest Adj.	5,788.78
03/10/16	Spectrum Mortgage	5,986.61
03/17/16	Spectrum Mortgage	8,722.29
03/17/16	ACCURED INT ADJ	
03/17/16	Accrued Int Adj	197.84
03/23/16	Spectrum Mortgage	1,073.46
03/23/16	Accrued Interest Adj -HY Mortgage	197.83
03/30/16	Spectrum Mortgage	10,389.26
03/30/16	Accrued Interest Adj.	10,314.90
03/31/16	Spectrum Mortgage	74.36
03/31/16	IA OP	
03/31/16	Accrued Interest Adj.	836.23
03/31/16	Accrued Int Adj - HY Mortgage	9,478.67
03/31/16	Accrued Interest Adj.	8,822.67
03/31/16	Spectrum Mortgage	656.00
03/31/16	Balance Cheque	220.13
03/31/16	Accrued Interest Adj.	8,602.54
04/07/16	Interest Income	8,631.74
04/07/16	Fee Payment Adj - HY Mortgage	8,710.83
04/07/16	Accrued Int Adj - HY Mortgage	108.29
04/07/16	Balance Cheque	528.29
04/07/16	Accrued Int Adj - HY Mortgage	703.52
04/07/16	Interest Income	624.43
04/14/16	Fee Payment Adj - HY Mortgage	204.43
04/14/16	Accrued Int Adj - HY Mortgage	408.86
04/21/16	Accrued Int Adj - HY Mortgage	613.29
04/28/16	Accrued Int Adj HY Mortgage	817.72
05/04/16	IA OP	
05/05/16	ACCURED INT ADJ HYM	
05/05/16	Accrued Interest Adj HY Mortgage	143.59
05/12/16	Accrued Int Adj - HY Mortgage	197.84
05/19/16	Accrued Interest Adj - HY MORTGAGE	197.83
05/26/16	Accrued Interest Adj - HYMortgage	197.84
05/30/16	Accrued Interest HY Mortgage	113.05
06/01/16	IA OP	
06/02/16	ACCURED INT ADJ HYmortgage	336.00
06/02/16	Accrued Interest Adj HYMortgage	84.00
06/09/16	ACCURED INT REC MORT HY Mortgage	394.41
06/09/16	ACCURED INT REC MORT HY Mortgage	598.84

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

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REQUESTED BY: APRILIP

ACCOUNT: Crystal Wealth High Yield

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GL ANALYSIS REPORT

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
09/01/16	ACCrued interest HYMS ADJUSTMENT	204.44	204.44	162.67	29.20
09/08/16	ACCrued interest HYMS ADJ	204.43	204.43		233.64
09/15/16	ACCrued interest HYMS ADJUSTMENT	204.43	204.43		438.07
09/22/16	Accrued Interest HYMS Adjustment	204.43	204.43		642.50
09/29/16	ACCrued interest HYMS ADJ	301.90	301.90		161.43
10/06/16	ACCrued interest HYMS ADJUSTMENT	656.00	656.00		782.97
10/13/16	ACCrued interest HYMS ADJUSTMENT	148.13	148.13		126.97
10/20/16	ACCrued interest HYMS ADJUSTMENT	148.13	148.13		275.10
10/27/16	ACCrued interest HYMS ADJUSTMENT	148.12	148.12		423.23
10/28/16	ACCrued interest HYMS ADJUSTMENT	21.17	21.17		571.35
11/03/16	IA OP	656.00	656.00		592.52
11/03/16	ACCrued interest HYMS ADJUSTMENT	129.08	129.08		634.13
11/10/16	ACCrued interest - RES MORT ADJ	153.07	153.07		634.13
11/17/16	ACCrued interest ADJUSTMENT	153.06	153.06		524.80
11/24/16	ACCrued interest ADJUSTMENT	153.07	153.07		634.13
11/29/16	ACCrued interest ADJUSTMENT	109.33	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	
	DISTRIBUTION RECEIVABLE AAG210				
05/26/16		1,931.30	1,931.30		

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

06/16/16	SUBSCRIPTION RECEIVABLE	64,822.74		
06/20/16	DC CAD	50.00		
06/22/16	DC CAD	64,772.74		
06/23/16	SUBSCRIPTION RECEIVABLE	26,000.00		
06/29/16	DC CAD	0.00		
06/29/16	SUBSCRIPTION RECEIVABLE	18,902.98		
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			GL ANALYSIS REPORT	
			FROM 01/01/16 TO 11/30/16	
REQUESTED BY: APHILIP	ACCOUNT: Crystal Wealth High Yield	DESCRIPTION	DR AMOUNT	CR AMOUNT
JAN-06-17 11:22 am	DATE			
07/06/16	DC CAD	50,216.72		
07/07/16	SUBSCRIPTION RECEIVABLE			
07/13/16	DC CAD		49,916.72	
07/14/16	re-class sub/red		300.00	
07/14/16	SUBSCRIPTION RECEIVABLE	50.00		
07/18/16	DC CAD		50.00	
07/21/16	SUBSCRIPTION RECEIVABLE			
07/21/16	DC CAD	300,000.00		
07/27/16	SUBSCRIPTION RECEIVABLE			
07/28/16	DC CAD	164,800.00		
08/04/16	SUBSCRIPTION RECEIVABLE			
08/04/16	DC CAD	300.00	164,800.00	
08/08/16	SUBSCRIPTION RECEIVABLE			
08/18/16	DC CAD		300.00	
08/22/16	SUBSCRIPTION RECEIVABLE			
08/24/16	DC CAD	50.00		
08/25/16	SUBSCRIPTION RECEIVABLE			
08/31/16	DC CAD	65,655.92		
09/01/16	SUBSCRIPTION RECEIVABLE			
09/06/16	DC CAD	7,080.00		
09/08/16	SUBSCRIPTION RECEIVABLE			
09/08/16	DC CAD	97,681.14		
09/14/16	SUBSCRIPTION RECEIVABLE			
09/15/16	DC CAD	50.00		
09/19/16	SUBSCRIPTION RECEIVABLE			
09/29/16	DC CAD	4,046.16		
10/03/16	SUBSCRIPTION RECEIVABLE			
10/06/16	DC CAD	300.00		
10/11/16	SUBSCRIPTION RECEIVABLE			
10/13/16	DC CAD	60,000.00		
10/19/16	SUBSCRIPTION RECEIVABLE			
10/20/16	DC CAD	69,000.00		
			17,073.03	
			17,073.03	

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

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REQUESTED BY:	APHILIP	FROM 01/01/16 TO 11/30/16	DESCRIPTION	
ACCOUNT:	Crystal Wealth High Yield	DR AMOUNT	CR AMOUNT	NET CHANGE
DATE				BALANCE

07/12/16	B CRY'S WITH MTG STGY/N*FRAC	0.03	151,223.80	191,278.11
07/15/16	S CRY'S WITH I/S-A/N*FRAC			40,054.31
07/20/16	B CRY'S WITH 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 CRY'S WITH 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 CRY'S WITH I/S-A/N*FRAC		0.01	40,214.72
08/05/16	S CRY'S WITH I/S-A/N*FRAC		0.01	40,214.71
08/05/16	S CRY'S WITH I/S-A/N*FRAC	122.21		40,092.50
08/10/16	B CRY'S WITH 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		0.05	
10/04/16	B DUNDEE INV SVG ACCT F-NL		0.05	
10/06/16	S DUNDEE INV SVG ACCT F-NL		0.00	
	Sub-total	595,784.30	595,784.30	0.00
	GL A/C:1652 COST OF MORTGAGES - RES MORT			
01/07/16	Spectrum Mortgage		54,199.69	1,652,376.64
01/14/16	Spectrum Mortgage	8.28		1,598,176.95
01/21/16	Spectrum Mortgage		779.62	1,598,185.23
01/28/16	Spectrum Mortgage		39,952.06	1,597,405.61
01/31/16	Spectrum Mortgage	25.65		1,597,453.55
02/04/16	Spectrum Mortgage	550.10		1,597,479.20
02/11/16	Spectrum Mortgage		96.90	1,597,932.40
02/18/16	Spectrum Mortgage		427.81	1,597,504.59
02/25/16	Spectrum Mortgage	293.54		1,597,552.26
02/29/16	Spectrum Mortgage		805.23	1,597,845.80
03/03/16	Spectrum Mortgage		30,089.03	1,476,951.54
03/10/16	Spectrum Mortgage	436.01		1,477,387.55
03/17/16	Spectrum Mortgage	108.90		1,477,496.45
03/23/16	Spectrum Mortgage		2,014.66	1,478,082.19
03/30/16	Spectrum Mortgage	565.74		1,480,096.85
03/31/16	Spectrum Mortgage			1,410,423.10
04/07/16	Spectrum Mortgage			1,248,005.04
04/14/16	Spectrum Mortgage			1,201,800.10
04/21/16	Spectrum Mortgage			788,435.47
04/28/16	Spectrum Mortgage			787,880.11
04/29/16	Spectrum Mortgage			785,946.47
05/05/16	Spectrum Mortgage			731,482.77
05/12/16	Spectrum Mortgage			

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FROM 01/01/16 TO 11/30/16			PAGE: 10		
REQUESTED BY:	ACCOUNT:	CRYSTAL WEALTH HIGH YIELD	DESCRIPTION	DR AMOUNT	CR AMOUNT
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Spectrum Mortgage	59,902.07				
Spectrum Mortgage	990.80				
Spectrum Mortgage	639.70				
Spectrum Mortgage	464.97				
Spectrum Mortgage	62,301.94				
Spectrum Mortgage	376.08				
Spectrum Mortgage	607.34				
Spectrum Mortgage	303.48				
Spectrum Mortgage	144,018.97				
Spectrum Mortgage	298.33				
Spectrum Mortgage	381,048.43				
Spectrum Mortgage	191.64				
Spectrum Mortgage	1,245.98				
Spectrum Mortgage	598.20				
Spectrum Mortgage	1,444,044.49				
Spectrum Mortgage	1,135,092.92				
Spectrum Mortgage	1,134,164.28				
Spectrum Mortgage	1,132,288.46				
Spectrum Mortgage	1,095,086.47				
Spectrum Mortgage	1,095,716.81				
Spectrum Mortgage	1,035,925.09				
Spectrum Mortgage	1,070,109.03				
Spectrum Mortgage	1,070,479.53				
Spectrum Mortgage	630.34				
Spectrum Mortgage	34,183.94				
Spectrum Mortgage	370.50				
Spectrum Mortgage	56,743.61				
Spectrum Mortgage	2,119.28				
Spectrum Mortgage	691.40				
Spectrum Mortgage	120,329.19				
LOAN PAYOUT	44,227.08				
Spectrum Mortgage	93,869.42				
Spectrum Mortgage	501.60				
BALANCE	1,431,120.87				
	1,416,179.56				
	1,434,468.91				
	1,435,653.79				
	1,555,579.54				
	1,556,959.08				

11/30/16	Spectrum Mortgage		3,041.26		1,553,817.82
	Sub-total	1,102,069.91	1,200,628.73	-98,598.82	1,553,817.82
06/30/16	GL A/C:1698 COMMISSIONS IN HOLDINGS		37.56		0.00
07/01/16	INVESTMENT TRANSACTION COSTS				-37.56
	REVERSE INVESTMENT TRANSACTION COST	37.56	37.56	0.00	0.00
	Sub-total	37.56	37.56	0.00	0.00
01/14/16	GL A/C:700 INTRA FUND LOANS RECEIVABLE				
	Inter Fund Loan Tracking	196,000.00			
01/14/16	Spectrum Mortgage	140,000.00			
01/27/16	Inter Fund Loan Tracking	80,000.00			
03/17/16	Interfund Loan Adj.	60,000.00			
04/07/16	Inter Fund Loan Tracking	75,000.00			
04/28/16	Inter Fund Loan Tracking	400,000.00			
04/28/16	Inter Fund Loan Tracking	450,000.00			
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				
01/07/16	Inter Fund Loan Tracking	50.22			1,176.04
01/07/16	Inter Fund Loan Tracking	139.08			1,229.26
01/07/16	Inter Fund Loan Tracking	319.32			1,368.34
01/14/16	Inter Fund Loan Tracking	53.22			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	53.22			981.38
01/21/16	Inter Fund Loan Tracking	319.32			1,034.60
01/21/16	Inter Fund Loan Tracking	319.32			1,353.92
01/27/16	Inter Fund Loan Tracking	53.22			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	24.33
02/25/16	53.22
02/25/16	319.32
02/25/16	42.58
02/29/16	30.41
02/29/16	182.47
03/03/16	136.85
03/03/16	18.25
03/03/16	22.81
03/10/16	53.22
03/10/16	42.58
03/10/16	319.32
03/11/16	319.32
03/11/16	4,678.42
03/11/16	4,274.97
03/11/16	4,328.19

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REQUESTED BY: APHILIP

ACCOUNT: Crystal Wealth High Yield

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				4,593.77
04/14/16	Inter Fund Loan Tracking				4,913.02
04/21/16	Inter Fund Loan Tracking				5,232.33
04/28/16	Inter Fund Loan Tracking				5,313.43
04/28/16	Inter Fund Loan Tracking				-146.99
04/28/16	Inter Fund Loan Tracking				81.10
05/05/16	Inter Fund Loan Tracking				-162.19
05/05/16	Inter Fund Loan Tracking				0.00
09/29/16	INT REC ON INTRA FUND LOANS				95.79
10/06/16	INT REC ON INTRA FUND LOANS				234.67
10/13/16	INT REC ON INTRA FUND LOANS				356.37
10/20/16	INT REC ON INTRA FUND LOANS				478.06
10/27/16	INT REC ON INTRA FUND LOANS				559.21
10/28/16	INT REC ON INTRA FUND LOANS				596.16

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11/03/16	49.26	645.42
11/10/16	86.22	731.64
11/17/16	76.08	807.72
11/24/16	68.47	876.19
11/29/16	48.91	925.10
Sub-total	7,739.91	925.10
GL A/C:1900 MARK TO MARKET	7,990.85	-250.94
UNREALIZED G/L UR	15.00	0.00
UNREALIZED G/L UR	575.92	-15.00
UNREALIZED G/L OR	399.72	560.92
UNREALIZED G/L UR	638.01	1,598.65
UNREALIZED G/L UR	1,097.48	501.17
UNREALIZED G/L UR	266.43	767.60
UNREALIZED G/L UR	285.36	1,052.96
UNREALIZED G/L UR	458.94	1,511.90
UNREALIZED G/L UR	381.40	1,893.30
UNREALIZED G/L UR	712.45	1,180.85
re-class distribution	914.01	266.84
UNREALIZED G/L UR	7.35	274.19
adj unrealized gain loss	7.44	266.75
UNREALIZED G/L UR	512.23	778.98
UNREALIZED G/L UR	116.01	894.99
UNREALIZED G/L UR	909.90	-14.91
UNREALIZED G/L UR	0.14	-14.77
UNREALIZED G/L UR	0.14	-14.91
UNREALIZED G/L UR	0.04	-14.87
MARKET TO MARKET ADJUSTMENT	14.67	0.00
Sub-total	3,656.42	0.00
GL A/C:1915 COMMISSION ADJUSTMENT	3,656.42	0.00
INVESTMENT TRANSACTION COSTS	37.56	37.56
REVERSE INVESTMENT TRANSACTION COSTS	37.56	0.00
Sub-total	37.56	0.00
GL A/C:2260 REDEEMPTIONS PAYABLE - DOMESTIC	300.00	-300.00
REDEMPTION PAYABLE	300.00	0.00
WC CAD	64,000.00	-64,000.00
REDEMPTION PAYABLE	64,000.00	0.00
WC CAD	76,262.95	-76,262.95
REDEMPTION PAYABLE	300.00	-75,962.95
WC CAD	75,962.95	0.00
REDEMPTION PAYABLE	20,000.00	-20,000.00

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REQUESTED BY: APHILIP

ACCOUNT: Crystal Wealth High Yield

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

02/25/16	DISTRIBUTION										2.40
03/23/16	DISTRIBUTION										-11,861.60
03/23/16	REINVESTED DISTRIBUTION										2.41
03/23/16	NON-RESIDENT TAX ON DIST										34.47
04/21/16	REINVESTED DISTRIBUTION										35.23
04/28/16	REINVESTED DISTRIBUTION										13,144.25
04/28/16	NON-RESIDENT TAX ON DIST										13,204.46
04/28/16	DISTRIBUTION										95.46
05/05/16	re-class distribution										3.19
05/26/16	NON-RESIDENT TAX										-39.86
05/26/16	DISTRIBUTION										-9,652.86
05/26/16	REINVESTED DISTRIBUTION										-39.83
05/26/16	NON-RESIDENT TAX ON DIST										3.22
06/29/16	NON-RESIDENT TAX ON DIST										45.11
06/29/16	REINVESTED DISTRIBUTION										9,489.15
06/29/16	DISTRIBUTION										45.15
06/29/16	re-class distribution										3.26
07/28/16	DISTRIBUTION										-8,998.00
07/28/16	NON-RESIDENT TAX ON DIST										-8,966.51
07/28/16	re-class distribution										-8,998.00
07/28/16	REINVESTED DISTRIBUTION										3.24
08/25/16	DISTRIBUTION										-12,374.06
08/25/16	REINVESTED DISTRIBUTION										-35.90
08/25/16	NON-RESIDENT TAX ON DIST										3.26
10/06/16	DISTRIBUTION ADJUSTMENT										0.00
	Sub-total										
	GL A/C:2405 PREPAID INTEREST										
01/07/16	PREPAID EXPENSE ADJ.										-2,254.25
01/14/16	PREPAID INTEREST ADJ.										-2,192.70
01/21/16	PREPAID INTEREST ADJ.										-2,138.85
	PREPAID INTEREST ADJ.										-2,085.00
JAN-06-17 11:22 am	ACCOUNT: Crystal Wealth High Yield	FROM 01/01/16 TO 11/30/16	GL ANALYSIS REPORT	PAGE: 13							
	DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE					
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			-1,861.60					
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	53.05	
03/17/16	53.85	-1,708.05
03/23/16	46.16	-1,654.20
03/30/16	53.85	-1,608.04
03/31/16	7.69	-1,554.19
04/07/16	53.85	-1,546.50
04/14/16	53.85	-1,492.65
04/21/16	53.85	-1,438.80
04/28/16	53.85	-1,384.95
05/05/16	53.85	-1,331.10
05/12/16	53.85	-1,277.25
05/19/16	53.85	-1,223.40
05/26/16	53.85	-1,169.55
05/30/16	53.85	-1,115.70
06/02/16	30.77	-1,084.93
06/09/16	23.08	-1,061.85
06/16/16	53.85	-1,008.00
06/23/16	53.85	-954.15
06/29/16	46.16	-900.30
07/07/16	61.55	-854.14
07/14/16	53.85	-792.59
07/21/16	53.85	-738.74
07/28/16	53.85	-PREPAID INTEREST AMORTIZATION HY MO
08/04/16	53.85	PREPAID INTEREST AMORTIZATION - HY Mortg
08/11/16	53.85	PREPAID INTEREST AMORTIZATION - HY Mortg
08/18/16	53.85	PREPAID INTEREST AMORTIZATION - HY Mortg
08/25/16	53.85	PREPAID INTEREST AMORTIZATION - HY Mortg
08/30/16	38.47	PREPAID INTEREST AMORTIZATION - HY Mortg
09/01/16	15.39	PREPAID INTEREST AMORTIZATION - HY Mortg
09/08/16	53.85	PREPAID INTEREST AMORTIZATION ADJ
09/15/16	53.85	PREPAID INTEREST AMORTIZATION ADJUS
09/22/16	53.85	Prepaid Interest Amortization Adjus
09/29/16	53.85	PREPAID INTEREST AMORTIZATION ADJ
09/29/16	146.38	PREPAID INTEREST OFFSET
	2,254.25	Sub-total
	0.00	2,254.25
	0.00	0.00
	0.00	0.00
	0.00	-32.06
	32.06	GL A/C:2560 TAX WITHHELD ON DISTRIBUTION
	32.06	NON-RESIDENT TAX ON DIST
	60.21	WX CAD
	60.21	NON-RESIDENT TAX ON DIST
	43.05	NON-RESIDENT TAX
	43.05	NON-RESIDENT TAX ON DIST
03/23/16	0.00	
03/28/16	0.00	
04/28/16	0.00	
05/02/16	0.00	
05/26/16	43.05	
05/26/16	0.00	

05/30/16	WX CAD	43.05	43.05
06/02/16	re-class distribution	0.00	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
01/07/16	GL A/C:2570 INTRA FUND LOANS PAYABLE	563,000.00	-563,000.00
	Inter Fund Loan Tracking	563,000.00	-563,000.00
01/07/16	INVESTMENT TRANSACTION COSTS	310,000.00	-873,000.00
01/14/16	Inter Fund Loan Tracking	563,000.00	-310,000.00
01/14/16	Inter Fund Loan Tracking	100,000.00	-210,000.00
01/27/16	Inter Fund Loan Tracking	45,000.00	-105,000.00
02/04/16	Inter Fund Loan Tracking	100,000.00	-65,000.00
03/17/16	Spectrum Mortgage		
JAN-06-17 11:22 am	ACCOUNT: Crystal Wealth High Yield	FROM 01/01/16 TO 11/30/16	GL ANALYSIS REPORT
REQUESTED BY: APHILIP	DATE	DR AMOUNT	CR AMOUNT
		5,000.00	NET CHANGE
		60,000.00	BALANCE
	Sub-total	1,436,000.00	873,000.00
01/07/16	GL A/C:2580 INT PAY ON INTRA FUND LOANS	873,000.00	-60,000.00
01/14/16	Inter Fund Loan Tracking	476.62	0.00
01/14/16	Inter Fund Loan Tracking	476.62	476.62
01/21/16	Inter Fund Loan Tracking	188.54	-665.16
01/27/16	Inter Fund Loan Tracking	319.32	-198.54
01/27/16	Inter Fund Loan Tracking	219.97	-507.86
01/28/16	INTERFUND LOAN ADJ.	99.34	-727.83
02/04/16	Inter Fund Loan Tracking	121.64	-628.49
02/11/16	Inter Fund Loan Tracking	117.08	-750.13
02/18/16	Inter Fund Loan Tracking	117.08	-857.21
02/25/16	Inter Fund Loan Tracking	117.08	-984.29
02/29/16	Inter Fund Loan Tracking	66.90	-1,101.37
03/03/16	Inter Fund Loan Tracking	50.18	-1,168.27
03/10/16	Inter Fund Loan Tracking	117.08	-1,218.45
03/11/16	Inter Fund Loan Tracking	1,353.79	-1,335.53
			18.26

03/11/16	Inter Fund Loan Tracking	18.26	0.00
	Sub-total:	1,929.75	0.00
01/01/16	GL A/C:2700 ACCRUED MANAGEMENT FEES		
01/04/16	Management Fees with GST	119.85	-1,182.86
01/05/16	Management Fees with GST	359.54	-1,302.71
01/06/16	WX CAD	1,647.52	-1,652.25
01/07/16	Commercial mortgage	464.22	-498.95
01/08/16	Management Fees with GST	119.85	-598.80
01/11/16	Management Fees with GST	119.85	-718.65
01/12/16	Management Fees with GST	119.85	-838.50
01/13/16	Management Fees with GST	119.99	-958.49
01/14/16	Management Fees with GST	359.95	-1,318.44
01/15/16	Management Fees with GST	119.99	-1,438.43
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	ACCURED 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	-1,565.66
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

JAN-06-17 11:22 am		FROM 01/01/16 TO 11/30/16		PAGE: 15	
REQUESTED BY: APRILIP		GL ANALYSIS REPORT			
ACCOUNT: Crystal Wealth High Yield		DESCRIPTION	CR. AMOUNT	NET CHANGE	BALANCE
DATE			DR. AMOUNT		
02/17/16	Management Fees with GST	Management Fees with GST	128.71	-2,473.45	-2,473.45
02/18/16	Management Fees with GST	Management Fees with GST	128.71	-2,502.16	-2,502.16
02/19/16	Management Fees with GST	Management Fees with GST	128.38	-2,730.54	-2,730.54
02/22/16	Management Fees with GST	Management Fees with GST	385.15	-3,115.69	-3,115.69
02/23/16	Management Fees with GST	Management Fees with GST	128.38	-3,244.07	-3,244.07
02/24/16	Management Fees with GST	Management Fees with GST	128.38	-3,372.45	-3,372.45
02/25/16	MANAGEMENT FEE REBATE	MANAGEMENT FEE REBATE	1,738.18	-1,634.27	-1,634.27
02/25/16	Management Fees with GST	Management Fees with GST	128.38	-1,762.65	-1,762.65

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

Lily Julia Ho
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	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
01/04/16	GL A/C:1000 CASH - CAD			1,711.33	683,327.88
01/04/16	WC CAD	1,300.00			681,616.55
01/05/16	DC CAD	-			682,916.55
01/05/16	WX CAD			32,719.61	650,196.94
01/05/16	B CRY\$ 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			1,139,200.12	
01/08/16	S CR3	489,003.18			1,144,600.12
01/08/16	S USD	5,400.00			1,708,901.34
01/08/16	IW CAD	564,301.22			25.00
01/08/16	IW CAD			10.00	
01/08/16	IW CAD			25.00	
01/08/16	IW CAD			25.00	
01/08/16	IW CAD			25.00	
01/08/16	IW CAD			25.00	
01/11/16	DC CAD			1,715,380.08	
01/11/16	WC CAD			1,708,550.42	
01/13/16	WC CAD			50,635.57	
01/13/16	DC CAD			1,657,914.85	
01/13/16	IW CAD			1,775,153.44	
01/14/16	Inter Fund Loan Tracking	476.62			1,775,143.44
01/14/16	contract adjustment		563,000.00		2,339,620.06
01/14/16	WC CAD			958,897.50	
01/14/16	IW CAD			50.00	
01/15/16	DC CAD			1,379,672.56	
01/15/16	IW CAD			1,379,647.56	
01/15/16	WC CAD			1,379,622.56	
01/15/16	B USD			568,711.33	
01/18/16	IW CAD			78.91	
01/18/16	DC CAD	200.00			
01/18/16	WC CAD			3,879.14	
01/19/16	B CR2			50,000.00	
01/19/16	IW CAD			25.00	
01/20/16	IW CAD			25.00	
01/20/16	B CR2			50,000.00	
01/21/16	Factoring Contracts			510,362.69	
01/21/16	S USD				196,740.49
01/21/16	TRANSFER FROM CA3 TO CAD	584,397.18			781,137.67
01/21/16	IW CAD	16,500.00			797,637.67
01/21/16					797,612.67

PAGE: 1
 GL ANALYSIS REPORT
 FROM 01/01/16 TO 11/30/16

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
01/04/16	GL A/C:1000 CASH - CAD			1,711.33	683,327.88
01/04/16	WC CAD	1,300.00			681,616.55
01/05/16	DC CAD	-			682,916.55
01/05/16	WX CAD			32,719.61	650,196.94
01/05/16	B CRY\$ 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			1,139,200.12	
01/08/16	S CR3	489,003.18			1,144,600.12
01/08/16	S USD	5,400.00			1,708,901.34
01/08/16	IW CAD	564,301.22			25.00
01/08/16	IW CAD			10.00	
01/08/16	IW CAD			25.00	
01/08/16	IW CAD			25.00	
01/08/16	IW CAD			25.00	
01/11/16	DC CAD			1,715,380.08	
01/11/16	WC CAD			1,708,550.42	
01/13/16	WC CAD			50,635.57	
01/13/16	DC CAD			1,657,914.85	
01/13/16	IW CAD			1,775,153.44	
01/14/16	Inter Fund Loan Tracking	476.62			1,775,143.44
01/14/16	contract adjustment		563,000.00		2,339,620.06
01/14/16	WC CAD			958,897.50	
01/14/16	IW CAD			50.00	
01/15/16	DC CAD			1,379,672.56	
01/15/16	IW CAD			1,379,647.56	
01/15/16	WC CAD			1,379,622.56	
01/15/16	B USD			568,711.33	
01/18/16	IW CAD			78.91	
01/18/16	DC CAD	200.00			
01/18/16	WC CAD			3,879.14	
01/19/16	B CR2			50,000.00	
01/19/16	IW CAD			25.00	
01/20/16	IW CAD			25.00	
01/20/16	B CR2			50,000.00	
01/21/16	Factoring Contracts			510,362.69	
01/21/16	S USD				196,740.49
01/21/16	TRANSFER FROM CA3 TO CAD	584,397.18			781,137.67
01/21/16	IW CAD	16,500.00			797,637.67
01/21/16					797,612.67

01/21/16	DC CAD	93,958.22	37,656.91
01/21/16	WC CAD	891,570.89	853,913.98
01/21/16	IW CAD	25.00	853,888.98
01/21/16	DC CAD	131,369.66	985,258.64
01/25/16	S USD	257,374.63	1,242,633.27
01/27/16	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 CRY'S W/LTH 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 CRY'S W/LTH MED/S-A /N'FRAC	824,169.47	824,144.47
01/29/16	IW CAD	25.00	835,583.99
01/29/16	IA CAD CRY'S W/LTH MED/S-A /N'FRAC	11,439.52	824,144.47
01/29/16	B CRY'S W/LTH MED/S-A /N'FRAC	11,439.52	880,394.47
02/01/16	DC CAD	56,250.00	880,352.03
02/01/16	WC CAD	342.44	878,140.18
02/01/16	WC CAD	1,911.85	620,442.54
02/03/16	WC CAD	257,697.64	1,030,583.00
02/03/16	DC CAD	410,140.46	1,033,294.69
02/03/16	MGM FEE REBATE	2,711.69	772,198.08
02/04/16	Factoring Contracts	261,096.61	772,173.08
02/04/16	IW CAD	25.00	772,148.08
02/04/16	IW CAD	25.00	765,367.22
02/05/16	WX CAD	6,780.86	7,415.36
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	933,430.53
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 CRY'S MEDICAL STGY /N'FRAC	149,515.00	395,622.29
02/16/16	B CRY'S MEDICAL STGY /N'FRAC	395,622.29	392,913.67
02/17/16	WC CAD	2,708.62	392,349.93
02/17/16	WC CAD	563.74	

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

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GL ANALYSIS REPORT

JAN-06-17 11:21 am
REQUESTED BY: APHILIP

ACCOUNT: Crystal Enlightened	DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
	02/17/16	DC CAD	9,038.74		9,038.74	401,388.67
	02/17/16	DC CAD	149,552.19		149,552.19	550,940.86
	02/18/16	DC CAD	644,581.48		644,581.48	1,195,522.34
	02/18/16	WC CAD		50,308.99	50,308.99	1,145,213.35
	02/19/16	IW CAD		25.00	25.00	1,145,188.35
	02/22/16	DC CAD	356,234.79		356,234.79	1,501,423.14
	02/22/16	WC CAD		3,879.14	3,879.14	1,497,944.00
	02/22/16	IW CAD		96.26	96.26	1,497,447.74
	02/22/16	IW CAD		25.00	25.00	1,497,422.74
	02/22/16	DC CAD	350.00		350.00	1,497,772.74
	02/24/16	DC CAD	99,830.84		99,830.84	1,597,603.58
	02/24/16	WC CAD		11,500.00	11,500.00	1,586,103.58
	02/24/16	IW CAD		25.00	25.00	1,586,078.58
	02/24/16	IW CAD		25.00	25.00	1,586,053.58
	02/25/16	Factoring Contracts		1,104,438.64	1,104,438.64	481,614.94
	02/26/16	B Crys Medical Stgy /N'FRAC	1,153.40		1,153.40	481,614.94
	02/26/16	IA CAD Crys Wlth Med/S-A /N'FRAC				482,768.34
	02/26/16	IW CAD		25.00	25.00	482,743.34
	02/26/16	B Crys Medical Stgy /N'FRAC		129.18	129.18	482,614.16
	02/26/16	B Crys Wlth Med/S-A /N'FRAC		2,634.76	2,634.76	479,979.40
	02/26/16	B Crys Wlth Med/S-A /N'FRAC		1,153.40	1,153.40	478,826.00
	02/26/16	S Crys Wlth Med/S-A /N'FRAC				478,826.00
	02/29/16	IW CAD		25.00	25.00	478,801.00
	02/29/16	B NOVO PRIVATE PLACEMENT		200,000.00	200,000.00	278,801.00
	02/29/16	S CA3	10,000.00		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		1,450.00	288,220.98
	03/02/16	WC CAD				253,795.55
	03/02/16	DC CAD	326,000.00		326,000.00	579,924.73
	03/02/16	Management Fee Rebate Adj.		129.18	129.18	582,559.49
	03/02/16	Management Fee Rebate Adj.	2,634.76		2,634.76	582,549.49
	03/03/16	IW CAD				582,499.49
	03/03/16	WC CAD				598,699.49
	03/03/16	S CA3				601,584.62
	03/04/16	DC CAD				618,744.62
	03/04/16	S Crys Medical Stgy /N'FRAC				618,744.62
	03/04/16	S Crys Medical Stgy /N'FRAC				585,148.62
	03/04/16	WX CAD				577,229.62
	03/04/16	WX CAD				7,919.00

03/07/16		600.00		577,829.62
03/07/16	DC CAD			572,118.29
03/07/16	WC CAD			707,455.80
03/09/16	DC CAD			-452,-350.65
03/09/16	WC CAD			-462,-350.65
03/09/16	WX CAD			-462,-375.65
03/09/16	IW CAD			-462,-400.65
03/09/16	IW CAD			25.00
03/10/16	Factoring Contracts			25.00
03/14/16	IW CAD	478,905.31	154.74	16,504.66
03/14/16	IW CAD			16,349.92
03/14/16	DC CAD			24,824.92
03/14/16	WC CAD			22,116.30
03/14/16	WC CAD			-200,417.07
03/14/16	WC CAD			-400,417.07
03/14/16	B NOVO RESOURCES CORP 9JUL16			-
03/14/16	S NOVO PRIVATE PLACEMENT			200,000.00
03/14/16	B WTS- NOVO RES CORP 8MAR18			-
03/16/16	IW CAD			8,475.00
03/16/16	DC CAD			2,708.62
03/16/16	DC CAD			222,533.37
03/16/16	DC CAD			200,000.00
03/16/16	S NOVO PRIVATE PLACEMENT			-
03/16/16	B WTS- NOVO RES CORP 8MAR18			-
03/16/16	IW CAD			79,369.79
03/16/16	DC CAD			40.63
03/16/16	DC CAD			-121,087.91
03/16/16	WC CAD			-129,697.22
03/21/16	WC CAD			-149,634.63
03/21/16	WC CAD			-158,153.01
03/21/16	DC CAD			-157,553.01
03/21/16	DC CAD			-177,553.01
03/22/16	WX CAD			15,000.00
03/22/16	DC CAD			32,449.39
03/23/16	IW CAD			10.00
03/23/16	Factoring Contracts			347,153.30
03/23/16	Factoring Contracts			10,934.37
03/23/16	S CA3			327,500.00
03/23/16	DC CAD			151,925.61
03/23/16	WC CAD			25,000.00
03/24/16	B CRYSTAL MED/S-A /N'FRAC			10,652.44
03/24/16	DC CAD			213.17
03/24/16	DC CAD			2,557.32
03/24/16	B CRYSTAL MEDICAL STGY /N'FRAC			213.17
03/24/16	IA CAD CRYSTAL MED/S-A /N'FRAC			10,652.44
03/24/16	B CRYSTAL MED/S-A /N'FRAC			2,557.32
03/24/16	B CRYSTAL MEDICAL STGY /N'FRAC			672,399.66
03/28/16	B CRYSTAL MED/S-A /N'FRAC			672,399.66
03/28/16	B CRYSTAL MED/S-A /N'FRAC			672,399.66

GL ANALYSIS REPORT

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

DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
WC CAD		1,392.81		671,006.85

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REQUESTED BY: APHILIP
 ACCOUNT: Crystal Enlightened
 DATE 03/28/16

03/28/16	WC CAD	1,961.82
03/29/16	IW CAD	25.00
03/29/16	IW CAD	25.00
03/29/16	Factoring Contracts	668,995.03
03/30/16	WX CAD	421,052.63
03/31/16	IW CAD	247,942.40
03/31/16	WC CAD	242,517.12
03/31/16	DC CAD	242,507.12
03/31/16	S CA3	217,307.12
03/31/16	WX CAD	299,443.90
03/31/16	IW CAD	325,643.90
03/31/16	WX CAD	319,128.26
03/31/16	Factoring Contracts	312,022.06
04/01/16	IW CAD	311,817.36
04/01/16	S CA3	353,442.36
04/01/16	IW CAD	353,432.36
04/01/16	DC CAD	355,732.36
04/01/16	WC CAD	350,021.93
04/01/16	DC CAD	320,717.67
04/01/16	WC CAD	198,905.14
04/01/16	IW CAD	223,905.14
04/01/16	DC CAD	476,389.03
04/01/16	DC CAD	483,495.22
04/01/16	RECLASS	552,180.22
04/01/16	S CRY'S MEDICAL STGY /N'FRAC	552,155.22
04/01/16	IW CAD	552,130.22
04/01/16	IW CAD	549,421.60
04/01/16	WC CAD	550,396.60
04/01/16	DC CAD	550,257.13
04/01/16	DC CAD	577,357.13
04/01/16	DC CAD	645,106.81
04/01/16	WC CAD	485,106.81
04/01/16	IW CAD	485,096.81
04/01/16	Factoring Contract	64,044.17
04/01/16	S CRY'S MEDICAL STGY /N'FRAC	70,899.17
04/01/16	IW CAD	70,803.26
04/01/16	B CRY'S MEDICAL STGY /N'FRAC	70,803.26
04/01/16	DC CAD	71,967.00
04/01/16	DC CAD	119,806.54
04/01/16	WC CAD	111,288.16
04/01/16	S USD	497,298.16
04/01/16	S CRY'S MEDICAL STGY /N'FRAC	504,798.16
04/01/16	S CA3	504,788.16
04/01/16	IW CAD	10.00
04/01/16	DC CAD	519,626.16
04/13/16	IW CAD	14,838.00
04/13/16	Factoring Contract	1,163.74
04/13/16	S CRY'S MEDICAL STGY /N'FRAC	47,839.54
04/13/16	IW CAD	8,518.38
04/13/16	B CRY'S MEDICAL STGY /N'FRAC	386,010.00
04/13/16	DC CAD	1,163.74
04/13/16	DC CAD	47,839.54
04/13/16	WC CAD	8,518.38
04/13/16	S USD	386,010.00
04/13/16	S CRY'S MEDICAL STGY /N'FRAC	497,298.16
04/13/16	S CA3	504,798.16
04/13/16	IW CAD	10.00
04/13/16	DC CAD	519,626.16
04/18/16	IW CAD	1,163.74
04/18/16	DC CAD	47,839.54
04/18/16	WC CAD	8,518.38
04/18/16	S USD	386,010.00
04/18/16	S CRY'S MEDICAL STGY /N'FRAC	497,298.16
04/18/16	S CA3	504,798.16
04/18/16	IW CAD	10.00
04/18/16	DC CAD	519,626.16
04/19/16	IW CAD	14,838.00
04/19/16	Factoring Contract	1,163.74
04/19/16	S CRY'S MEDICAL STGY /N'FRAC	47,839.54
04/19/16	IW CAD	8,518.38
04/19/16	B CRY'S MEDICAL STGY /N'FRAC	386,010.00
04/19/16	DC CAD	1,163.74
04/19/16	DC CAD	47,839.54
04/19/16	WC CAD	8,518.38
04/19/16	S USD	386,010.00
04/19/16	S CRY'S MEDICAL STGY /N'FRAC	497,298.16
04/19/16	S CA3	504,798.16
04/19/16	IW CAD	10.00
04/19/16	DC CAD	519,626.16

GL ANALYSIS REPORT		
	FROM 01/01/16 TO 11/30/16	PAGE : 4
DATE	DR AMOUNT	CR AMOUNT
05/02/16	S CRY'S W/LTH MED/S-A /N'FRAC	1,710.00
05/02/16	DC CAD	252,390.00
05/02/16	DC CAD	4,276.23
05/02/16	WC CAD	471,953.59
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REQUESTED BY: APHILIP		
ACCOUNT: Crystal Enlightened		
04/20/16	IW CAD	519,601.16
04/20/16	IW CAD	519,576.16
04/20/16	WC CAD	483,690.31
04/21/16	Factoring Contracts	156,657.96
04/21/16	IW CAD	327,007.35
04/21/16	IW CAD	326,982.35
04/21/16	IW CAD	326,957.35
04/21/16	IW CAD	326,932.35
04/22/16	IW CAD	326,907.35
04/22/16	S CRY'S MEDICAL STGY /N'FRAC	59,021.20
04/22/16	S CRY'S W/LTH MED/S-A /N'FRAC	48,485.00
04/22/16	S USD	318,186.26
04/22/16	S CRY'S MEDICAL STGY /N'FRAC	0.07
04/22/16	DC CAD	22,256.84
04/25/16	WC CAD	723,709.57
04/25/16	S CRY'S W/LTH MED/S-A /N'FRAC	723,709.57
04/26/16	B CRY'S MEDICAL STGY /N'FRAC	0.01
04/26/16	DC CAD	723,709.58
04/27/16	B CRY'S MEDICAL STGY /N'FRAC	0.01
04/27/16	WX CAD	702,144.93
04/27/16	WX CAD	682,144.93
04/27/16	DC CAD	727,141.01
04/27/16	WC CAD	573,343.01
04/28/16	S CRY'S MEDICAL STGY /N'FRAC	573,343.01
04/28/16	S CRY'S MEDICAL STGY /N'FRAC	573,343.01
04/28/16	Enlightened Factoring Contracts - CAD	100,210.37
04/29/16	IA CAD CRY'S WITH MED/S-A /N'FRAC	473,132.64
04/29/16	B CRY'S MEDICAL STGY /N'FRAC	7,304.03
04/29/16	DC CAD	158.26
04/29/16	B CRY'S W/LTH MED/S-A /N'FRAC	3,419.56
04/29/16	B CRY'S W/LTH MED/S-A /N'FRAC	7,304.03
04/29/16	S CRY'S W/LTH MED/S-A /N'FRAC	96,790.81
04/29/16	DC CAD	218,875.81
04/29/16	IW CAD	222,295.37
05/01/16	IW CAD	222,129.82

05/02/16	WC CAD	1,121.01
05/02/16	WX CAD	70.96
05/03/16	B CRY'S WITH MED/S-A /N'FRAC	
05/03/16	S CA3	526,061.62
05/03/16	IW CAD	526,051.62
05/04/16	WX CAD	8,989.79
05/04/16	WX CAD	7,418.08
05/04/16	DC CAD	832,248.97
05/04/16	WC CAD	830,420.43
05/04/16	S CRY'S W/LTH MED/S-A /N'FRAC	830,420.43
05/04/16	IW CAD	830,410.43
05/05/16	B OAXACA RESOURCES CORP SPLIT UNIT	100,000.00
05/05/16	B CA3	11,575.38
05/05/16	B CRY'S WITH MED/S-A /N'FRAC	18,136.11
05/05/16	DC CAD	746,971.16
05/09/16	DC CAD	747,871.16
05/09/16	WC CAD	742,159.83
05/11/16	WC CAD	651,230.19
05/11/16	DC CAD	651,929.64
05/11/16	IW CAD	709,951.82
05/11/16	IW CAD	709,896.16
05/13/16	IW CAD	709,871.16
05/13/16	IW CAD	709,846.16
05/13/16	DC CAD	710,971.16
05/16/16	DC CAD	710,936.34
05/16/16	WC CAD	708,377.16
05/16/16	DC CAD	899,186.76
05/18/16	DC CAD	2,386,067.46
05/18/16	WC CAD	2,221,124.62
05/19/16	IW CAD	2,221,114.62
05/19/16	S CA3	2,227,789.62
05/19/16	Factoring Contracts	
05/19/16	IW CAD	1,740,589.62
05/20/16	S USD	1,740,564.62
05/20/16	IW CAD	1,932,510.29
05/24/16	DC CAD	1,932,495.29
05/24/16	DC CAD	1,934,949.03
05/24/16	WC CAD	1,964,034.42
05/26/16	Factoring Contracts	
05/26/16	IW CAD	1,955,516.04
05/27/16	B CRY'S MEDICAL STGY /N'FRAC	2,165,516.04
05/27/16	S USD	2,429,023.33
05/27/16	DC CAD	2,832,941.87
05/27/16	Factoring Contracts	2,250,149.37
05/27/16	IW CAD	2,250,104.37
05/27/16	B CRY'S MEDICAL STGY /N'FRAC	2,250,104.11
		0.26

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
06/13/16	DC CAD	1,025.00		1,025.00	2,273,724.93
06/14/16	DC CAD	107,193.44		107,193.44	2,380,918.37
06/14/16	WX CAD		6,689.00	6,689.00	2,374,229.37
06/14/16	WC CAD		25,000.00	25,000.00	2,349,229.37
06/14/16	WX CAD		14,311.00	14,311.00	2,334,918.37
06/14/16	S CA2				2,734,918.37
06/14/16	IW CAD		10.00	10.00	2,734,908.37
05/27/16	B CRY'S WITH MED/S-A /N'FRAC				
05/27/16	B CRY'S WITH MED/S-A /N'FRAC				
05/27/16	IA CAD CRY'S W/LTH MED/S-A /N'FRAC	20,323.28		20,323.28	
05/27/16	DC CAD	0.26		0.26	
05/27/16	DC CAD	2,432.69		2,432.69	
05/27/16	IW CAD				
05/27/16	WC CAD		25.00	25.00	
05/30/16	WC CAD		9,509.56	9,509.56	
05/30/16	WC CAD		913.65	913.65	
05/30/16	WX CAD		58.33	58.33	
05/30/16	DC CAD	1,310.00		1,310.00	
05/30/16	DC CAD				
05/30/16	Factoring Contracts				
05/30/16	DC CAD				
06/01/16	S CRY'S W/LTH MED/S-A /N'FRAC				
06/01/16	IW CAD				
06/01/16	WC CAD		333.34	333.34	
06/01/16	DC CAD		25,000.00	25,000.00	
06/01/16	IW CAD	252,317.77		252,317.77	
06/02/16	WX CAD				
06/02/16	Factoring Contracts				
06/02/16	DC CAD				
06/02/16	B USD	1,428.22		1,428.22	
06/02/16	DC CAD				
06/02/16	WX CAD				
06/02/16	DC CAD				
06/02/16	Factoring Contracts				
06/02/16	DC CAD				
06/06/16	B USD				
06/06/16	DC CAD				
06/06/16	WX CAD				
06/06/16	DC CAD				
06/06/16	S CRY'S MEDICAL STGY /N'FRAC				
06/06/16	WX CAD				
06/06/16	DC CAD				
06/06/16	Factoring Contracts				
06/06/16	DC CAD				
06/06/16	S USD				
06/06/16	DC CAD				
06/06/16	WX CAD				
06/08/16	DC CAD	100,000.00		100,000.00	
06/09/16	Factoring Contracts				
06/09/16	DC CAD	45,000.00		45,000.00	
06/10/16	S USD		42,493.87	42,493.87	
06/13/16	DC CAD		51,199.26	51,199.26	
06/13/16	WX CAD				
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06/15/16	97,160.00	
DC CAD		2,832,068.37
IW CAD		2,832,043.37
WC CAD		2,772,058.55
Factoring Contracts		2,332,360.55
DC CAD	2,463.74	2,334,824.29
WC CAD		2,326,305.91
DC CAD		2,511,165.91
WC CAD		2,496,064.76
DC CAD	26,259.86	2,522,324.62
DC CAD		2,522,299.62
IW CAD		2,522,274.62
IW CAD		2,537,825.39
DC CAD	15,550.77	2,537,025.39
WC CAD		800.00
B DUNDEE INV SVG ACT CT F-NL		1,800,015.00
IW CAD		737,010.39
S USD	392,752.80	736,852.77
WC CAD		1,129,605.57
DC CAD	583,205.87	1,084,605.57
06/28/16		1,667,811.44
06/28/16		1,787,811.44
06/28/16		1,365,936.44
06/29/16		1,388,981.80
06/29/16		1,391,968.13
06/29/16		1,391,973.14
06/29/16		2,986.33
06/29/16		23,045.36
06/29/16		23,045.36
06/29/16		0.31
06/29/16		5.01
IA CAD Crys Medical STGY /N'FRAC		
DC CAD		
IA CAD Crys Medical STGY /N'FRAC		
B Crys Wlth MED/S-A /N'FRAC		
B Crys Wlth MED/S-A /N'FRAC		
B Crys Medical STGY /N'FRAC		
B Crys Medical STGY /N'FRAC		
DC CAD		
IA CAD Crys Medical STGY /N'FRAC		
DC CAD		
IW CAD		
IW CAD		
WX CAD		
WC CAD		
WC CAD		
IW CAD		
DC CAD		
DC CAD		
S Crys Wlth MED/S-A /N'FRAC		
IW CAD		
WC CAD		
DC CAD		
07/04/16	1,435.00	1,365,382.50
07/04/16	141,330.32	1,365,518.88
07/04/16		1,365,493.88
07/04/16		1,365,936.13
07/04/16		1,365,936.44
07/04/16		1,365,941.14
07/04/16	0.31	1,365,941.14
07/04/16		5.01
07/04/16		417.56
07/04/16		25.00
07/04/16		25.00
07/04/16		112.38
07/04/16		4,179.43
07/04/16		15,087.56
07/04/16		25.00
07/04/16		1,346,089.51
07/04/16		1,347,524.51
07/04/16		1,488,854.83
07/04/16		1,488,854.83
07/04/16		1,488,829.83
07/04/16		1,478,329.83
07/04/16		1,488,854.83
07/04/16		1,647,669.83
07/04/16		1,629,322.33
07/04/16		1,624,745.80
07/04/16		1,624,745.80
07/06/16		10,500.00
164,340.00		13,347.50
DC CAD		4,576.53
WX CAD		
WX CAD		
B Crys Medical STGY /N'FRAC		

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
07/22/16	IW CAD	102.69			3,257,315.61
07/26/16	S CRY'S WITH MED/S-A /N'FRAC		159,291.56	-159,291.56	3,257,315.61
07/26/16	DC CAD		469,559.08	-469,559.08	3,416,607.17
07/27/16	WC CAD				3,416,597.17
07/27/16	DC CAD				3,886,156.25
07/27/16	WX CAD				3,881,156.25
07/28/16	FACTORING CONTRACT		1,175,000.00	-1,175,000.00	5,056,156.25
07/29/16	DC CAD	0.27		0.27	5,056,156.52
07/29/16	B DUNDEE INV SVG ACT F-NL				5,054,631.94
07/29/16	B CRY'S MEDICAL STCY /N'FRAC				5,054,630.38

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REQUESTED BY: APHILIP
ACCOUNT: Crystal Enlightened

07/29/16	B CRY'S W/LH MED/S-A /N'FRAC	10,829.01
07/29/16	B CRY'S W/LH MED/S-A /N'FRAC	2,166.68
07/29/16	S CRY'S W/LH MED/S-A /N'FRAC	
WC CAD		
07/29/16	IA CAD CRY'S MEDICAL STGY /N'FRAC	46,343.45
07/29/16	IA CAD CRY'S MEDICAL STGY /N'FRAC	1.56
07/29/16	B CRY'S MEDICAL STGY /N'FRAC	0.27
07/29/16	IA CAD CRY'S W/LH MED/S-A /N'FRAC	10,829.01
07/29/16	IA CAD DUNDEE INV SVG ACCT F-NL	1,524.58
DC CAD		
07/29/16	DC CAD	2,166.68
08/01/16	IW CAD	685.21
08/02/16	WC CAD	2,828.73
08/02/16	DC CAD	4,351.67
08/02/16	DC CAD	152,864.52
08/02/16	WC CAD	14,176.23
08/02/16	WX CAD	63.75
08/03/16	B CRY'S W/LH MED/S-A /N'FRAC	
08/03/16	S CRY'S MEDICAL STGY /N'FRAC	
08/03/16	B DUNDEE INV SVG ACCT F-NL	1,135.71
08/03/16	WX CAD	4,223.63
08/03/16	WX CAD	18,361.45
08/03/16	B DUNDEE INV SVG ACCT F-NL	4,000.015.00
08/03/16	DC CAD	622,946.59
08/03/16	WC CAD	592,107.48
08/04/16	FACTORING CONTRACTS	
08/04/16	DC CAD	10.00
08/04/16	S CRY'S W/LH MED/S-A /N'FRAC	50,835.00
08/04/16	S CRY'S MEDICAL STGY /N'FRAC	146.47
08/04/16	DC CAD	1,060.00
08/04/16	DC CAD	61,931.89
08/08/16	WC CAD	5,711.33
08/08/16	WC CAD	100,413.49
08/09/16	B CRY'S W/LH MED/S-A /N'FRAC	
08/10/16	WX CAD	15,000.00
08/10/16	DC CAD	0.01
08/10/16	B CRY'S MEDICAL STGY /N'FRAC	0.01
08/10/16	WC CAD	2,000.00
08/10/16	DC CAD	219,467.21
08/12/16	B CRY'S ENLIGHTND /NL/N'FRAC	2,000,015.00
08/12/16	S NOVO RESOURCES CORP	299,999.70
08/12/16	S CRY'S W/LH MED/S-A /N'FRAC	159,985.00
08/15/16	WC CAD	3,305.49
08/15/16	DC CAD	1,975.00

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
08/26/16	B DUNDEE INV SVG ACCT F-NL	1,724.91		1,724.91	157,183.86
08/26/16	DC CAD	1,382.44		1,382.44	158,908.77
08/26/16	DC CAD	3,845.39		3,845.39	160,791.21
08/26/16	IA CAD DUNDEE INV SVG ACCT F-NL		1,726.97	1,726.97	164,136.50
08/26/16	IA CAD CRY'S WITH MED/S-A /N'FRAC		19,055.00	19,055.00	165,863.57
08/26/16	S CRY'S WITH MED/S-A /N'FRAC				184,918.57
08/29/16	WC CAD		17,509.56	17,509.56	167,409.01
08/29/16	WC CAD	661.63		661.63	166,747.38
08/29/16	WX CAD		16.14	16.14	166,731.24
08/29/16	DC CAD	57,025.67		57,025.67	223,756.91
08/29/16	DC CAD	4,285.00		4,285.00	228,041.91
08/29/16	S DUNDEE INV SVG ACCT F-NL		1,999,985.00	1,999,985.00	2,228,026.91
08/30/16	S CA3		100,500.00	100,500.00	2,328,526.91
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REQUESTED BY: APHILIP					
ACCOUNT: Crystal Enlightened					
08/16/16	S USD	492,683.33		81.26	1,591,966.64
08/16/16	IW CAD				1,591,885.38
08/16/16	S CRY'S W/LTH MED/S-A /N'FRAC				1,591,885.38
08/16/16	WX CAD				1,591,885.38
08/16/16	S CRY'S ENLIGHTND /NL/N'FRAC				1,591,885.38
08/17/16	DC CAD	75,224.89		1,657,110.27	
08/17/16	WC CAD			990,955.54	
08/17/16	IW CAD			990,930.54	
08/18/16	S USD	61,658.86		1,052,589.40	
08/18/16	IW CAD			1,052,564.40	
08/18/16	S CRY'S W/LTH MED/S-A /N'FRAC			1,077,974.40	
08/18/16	DC CAD	25,410.00			1,080,588.14
08/18/16	WC CAD	2,613.74			1,074,229.00
08/18/16	IW CAD			1,074,204.00	
08/19/16	S CRY'S W/LTH MED/S-A /N'FRAC				1,074,204.00
08/19/16	DC CAD	193,550.00			1,267,754.00
08/22/16	FACTORING CONTRACT ADJ			705,145.85	
08/22/16	S DUNDEE INV SVG ACCT F-NL	1,699,985.00		2,405,130.85	
08/22/16	S CA3	342,800.00		2,747,930.85	
08/22/16	IW CAD			2,747,920.85	
08/22/16	DC CAD			2,747,895.85	
08/22/16	B CRY'S W/LTH MED/S-A /N'FRAC			2,746,513.41	
08/25/16	B USD	1,382.44		1,382.44	
08/25/16	B CRY'S W/LTH MED/S-A /N'FRAC	2,532,032.28		2,532,032.28	
08/25/16	B CRY'S W/LTH MED/S-A /N'FRAC		164,481.13	164,481.13	
08/25/16	B CRY'S ENLIGHTND /NL/N'FRAC		1,726.97	1,726.97	
08/25/16			1,724.91	1,724.91	

08/30/16	B CA2		100,000.00
08/30/16	B CRY'S WLTH MED/S-A /N'FRAC		2,228,526.91
08/30/16	B CRY'S ENLIGHTND /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		2,544,766.91
08/30/16	IW CAD		2,544,756.91
08/30/16	IW CAD		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		1,981,639.17
08/31/16	DC CAD		2,194,154.17
09/01/16	IW CAD		2,193,574.02
09/01/16	Factoring Contracts ADJ	100,500.00	2,093,074.02
09/02/16	WX CAD		2,073,877.02
09/02/16	WX CAD		2,064,745.02
09/02/16	DC CAD		2,066,390.07
09/02/16	S CRY'S WLTH MED/S-A /N'FRAC	27,950.00	2,094,340.07
09/06/16	S CRY'S MEDICAL STGY /N'FRAC		2,094,340.07
09/06/16	DC CAD		2,095,500.07
09/06/16	DC CAD		2,104,000.07
09/06/16	WC CAD		2,098,288.74
09/07/16	S CRY'S WLTH MED/S-A /N'FRAC		2,098,288.74
09/07/16	S CA3		2,120,788.74
09/07/16	IW CAD		2,120,778.74
09/08/16	IW CAD		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		4,226,131.12
09/08/16	B DUNDEE INV SVG ACCT F-NL		4,225,219.41
09/08/16	B PLICIT CAPITAL CORP		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		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		2,864,937.01
09/08/16	IW CAD		2,864,917.01
09/08/16	S CRY'S WLTH MED/S-A /N'FRAC		2,927,014.01
09/08/16	S DUNDEE INV SVG ACCT F-NL		2,927,014.01
09/12/16	DC CAD		2,928,989.01
09/12/16	WC CAD		3,305.49
09/12/16	WC CAD		2,925,683.52
09/13/16	IW CAD		2,909,683.52
09/13/16	WC CAD		2,909,591.48
09/13/16	WC CAD		2,892,591.48
09/12/16			16,000.00
09/09/16			92.04
09/12/16			17,000.00
09/12/16			17,000.00

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		FROM 01/01/16 TO 11/30/16				
		DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
		DC CAD	139,215.55			2,655,577.05
		S WTS- NOVO RES CORP 8MARI8	313,533.02			2,969,110.07
		IW CAD			25.00	2,969,085.07
		B GOLD ONSTAR EXPLORATION 2		996,400.00		1,972,685.07
		WC CAD		89,742.05		1,882,943.02
		DC CAD				2,112,561.98
		B CRY'S ENLIGHTND /NLU/N'FRAC		229,618.96	4,071.24	2,108,490.74
		DC CAD	804.99			2,109,295.73
		DC CAD	4,071.24			2,113,366.97
		IW CAD			25.00	2,113,341.97
		B CRY'S WLTH MED/S-A /N'FRAC			804.99	2,112,536.98
		IW CAD				2,112,225.10
		DC CAD	121,078.65			2,233,303.75
		DC CAD			14,026.23	2,219,277.52
		WC CAD			25.86	2,219,251.66
		WX CAD				2,218,391.11
		WC CAD			860.55	

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10/03/16	DC CAD	3,085.00	2,221,476.11
10/04/16	B CRY'S ENLIGHTND /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	2,194,187.20	
10/05/16	WC CAD	2,124,781.96	
10/05/16	DC CAD	2,395,310.48	
10/06/16	S CA3	2,564,510.48	
10/06/16	IW CAD	2,564,500.48	
10/06/16	FACTORING ADJ		
10/11/16	WC CAD	64,859.86	2,141,500.48
10/11/16	DC CAD	2,360.00	2,136,364.15
10/11/16	DC CAD	2,201,224.01	
10/11/16	DC CAD	2,203,584.01	
10/13/16	WX CAD	25,000.00	
10/13/16	DC CAD	2,178,584.01	
10/13/16	WC CAD	2,367,948.20	
10/13/16	DC CAD	2,361,064.20	
10/17/16	DC CAD	2,361,839.20	
10/17/16	WC CAD	2,358,533.71	
10/17/16	DC CAD	2,445,435.46	
10/19/16	WC CAD	2,420,435.46	
10/19/16	IW CAD	2,420,345.24	
10/21/16	WC CAD	2,411,786.10	
10/24/16	WC CAD	2,396,763.07	
10/24/16	DC CAD	2,399,376.81	
10/24/16	DC CAD	2,462,376.81	
10/24/16	WX CAD	2,442,376.81	
10/26/16	WC CAD	2,237,248.75	
10/28/16	B CRY'S W/LTH MED/S-A /N'FRAC	1.30	
10/28/16	B CRY'S ENLIGHTND /NL/N'FRAC	1.30	
10/28/16	B CRY'S W/LTH MED/S-A /N'FRAC	2,233,945.56	
10/28/16	IW CAD CRY'S W/LTH MED/S-A /N'FRAC	2,233,938.25	
10/28/16	DC CAD	2,233,945.56	
10/28/16	DC CAD	2,233,946.16	
10/28/16	DC CAD	2,237,248.75	
10/31/16	DC CAD	2,240,323.75	
10/31/16	WC CAD	2,226,647.52	
10/31/16	WC CAD	2,172,647.52	
10/31/16	WC CAD	2,172,066.96	
10/31/16	WX CAD	2,172,022.52	
11/01/16	S CRY'S ENLIGHTND /NL/N'FRAC	2,172,022.52	
11/01/16	WC CAD	2,157,646.95	
11/01/16	IW CAD	2,157,291.19	
11/02/16	DC CAD	2,887,012.96	
11/02/16	WX CAD	2,881,920.86	
		5,092.10	
		14,375.57	
		355.76	
		729,721.77	

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
11/16/16	DC CAD	406,119.45		25.00	3,318,793.45
11/17/16	IN CAD				3,318,768.45
11/17/16	ADJUSTMENT		500,000.00		2,818,768.45
11/22/16	DC CAD	191,110.57		6,359.14	3,009,879.02
11/22/16	WC CAD				3,003,519.88
11/22/16	DC CAD	2,613.74		63,861.84	3,006,133.62
11/23/16	WC CAD				2,942,271.78
11/23/16	DC CAD	486,283.59		500,000.00	3,428,555.37
11/24/16	ADJUSTMENT				2,928,555.37
11/24/16	Factoring Contract Adj				2,835,624.26
11/25/16	B Crys With MED/S-A /N'FRAC			1.31	2,835,622.95
11/25/16	B Crys With MED/S-A /N'FRAC			6.32	2,835,616.63
11/25/16	IA CAD Crys With MED/S-A /N'FRAC				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 Crys ENLIGHTND /NL/N'FRAC				2,835,624.26
11/28/16	DC CAD	2,575.00		16.30	2,838,199.26
11/28/16	WX CAD				2,838,182.96
11/28/16	WC CAD				2,837,712.36

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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		2,839,689.54
11/29/16	DC CAD		2,339,689.54
11/29/16	S CRY\$ ENIGHTND / NL/N' FRAC		2,339,689.54
11/30/16	DC CAD	247,500.00	2,587,189.54
11/30/16	WC CAD		2,300,668.20
11/30/16	Sub-total	36,587,058.45	34,969,718.13
	GL A/C:1001 CASH - USD		1,617,340.32
01/08/16	S USD	399,760.00	399,764.68
01/12/16	IW USD	10.00	4.68
01/15/16	B USD		-5.32
01/15/16	IW USD		392,344.68
01/21/16	S USD		392,319.68
01/21/16	IW USD	407,700.00	-15,380.32
01/21/16	Factoring Contracts	15,422.61	42.29
01/26/16	IW USD		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		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		150,000.73
06/06/16	IW USD		149,975.73
06/08/16	IW USD		149,965.73
06/09/16	Factoring Contracts	33,728.96	183,694.69
06/09/16	Factoring Contracts		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
	FACTORING CONTRACTS		9.07
06/29/16	IW USD		-0.93
07/08/16		10.00	-107,370.93
07/11/16	S USD	107,370.00	-107,380.93
07/11/16	IW USD	10.00	

07/14/16	203,003.36	10.00	95,622.43
07/18/16	IW USD	95,620.00	95,612.43
07/18/16	S USD	16,290.00	-7.57
07/19/16	S USD		-16,297.57
07/21/16	FACTORING CONTRACT		3.41
08/11/16	383,670.00	383,673.41	
08/16/16	S USD	383,650.00	
08/18/16	S USD	48,581.27	23.41
08/18/16	FACTORING CONTRACTS ADJ		-48,557.86
08/26/16	B USD	48,581.27	23.41
08/26/16	B GOLD ONSTAR EXPLORATION	2,000,025.00	2,000,048.41
		2,000,000.00	48.41
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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT
08/26/16	IW USD		25.00
09/02/16	IW USD	25.00	25.00
09/08/16	BSC ADJ		
09/08/16	USD ADJ	1,000,000.00	
09/08/16	IW USD	25.00	
09/08/16	B USD	1,000,025.00	
09/16/16	IW USD		55.48
09/16/16	IA USD	750.025.00	
09/20/16	B USD	25.00	
09/20/16	IW USD		750,000.00
09/22/16	MORTGAGE ADJ		
11/08/16	B USD	125,001.59	23.41
11/09/16	B WTS-GARMATEX TECH 16MAY18		125,025.00
11/09/16	IW USD		125,000.00
11/10/16	FACTORING CONTRACTS		
	Sub-total	6,504,577.07	6,904,341.75
	GL A/C:1010 CASH - CAD TWO		-399,764.68
	IW CA2		0.00
01/15/16	B US2	2.90	252,024.65
01/19/16	B CA2	144,765.00	252,021.75
01/20/16	B CA2		107,256.75
06/14/16	S CA2		157,256.75
07/04/16	IW CA2		207,256.75
07/04/16	S US2		-192,743.25
07/04/16	IN CA2		-192,747.11
07/06/16	IN CA2		130.39
08/03/16	IN CA2	167.28	-36.89
08/30/16	B CA2	39.36	-76.25
			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	166,205.04
	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	106,146.81	
01/15/16	S US2 CDH6 C\$ CURRENCY FUTURE MAR16	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	85,577.94
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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DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
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	
	S CA3			-4,977.61	
	contract adjustment			16,782.40	
	TRANSFER FROM CA3 TO CAD			282.40	
	IW CA3			2.50	279.90
	S CA3			-163,720.10	
	Factoring Contracts			333.32	
	IW CA3			25.00	308.32
	Transfer from Factoring to TD			10,008.60	
	IW CA3			5.00	10,003.60
	S CA3			3.60	
	Factoring Contracts			16,215.30	
	S CA3			15.30	
	Factoring Contracts			585.00	
	Factoring Contracts			8,608.61	
	S CA3			-318,891.39	
	Factoring Contracts			261.32	
	Factoring Contracts			26,221.15	
	S CA3			21.15	
	IW CA3			12.40	
	S CA3			-41,612.60	
	Factoring Contracts			13.35	
	S CA3			-27,086.65	
	Factoring Contract			44.92	
	S CA3			-7,455.08	
	Factoring Contracts			0.18	
	IW CA3			-3.57	
	S CA3			-55,303.57	
	Factoring Contracts			-11,570.40	
	43,733.17				

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	-		171,406.94	
01/15/16	FX	11.32		171,395.62	
01/15/16	44,765.00			216,160.62	
01/15/16	FX CDH6 C\$ CURRENCY FUTURE MAR16	1,919.21		214,241.41	
01/18/16	FX CDH6 C\$ CURRENCY FUTURE MAR16		4.52	214,236.89	
01/20/16	Factoring Contracts	6,543.81		220,780.70	
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01/21/16		44,083.52
01/21/16	FX UNREALIZED G/L FC USD	36,085.81
01/21/16	FX CDM6 C\$ CURRENCY FUTURE MAR16	36,083.72
01/26/16	FX	4.06
01/27/16	FX	74,124.63
01/28/16	FX UNREALIZED G/L FC USD	-38,044.97
01/28/16	Adjustment	-40,003.81
02/01/16	FX CDM6 C\$ CURRENCY FUTURE MAR16	34,637.71
02/03/16	FX	33,208.95
02/04/16	UNREALIZED G/L FC USD	33,187.84
02/11/16	UNREALIZED G/L FC USD	30,337.37
02/18/16	UNREALIZED G/L FC USD	31,998.36
02/22/16	FX CDM6 C\$ CURRENCY FUTURE MAR16	30,296.66
02/25/16	UNREALIZED G/L FC USD	29,983.51
02/29/16	UNREALIZED G/L FC USD	28,660.48
03/03/16	UNREALIZED G/L FC USD	27,716.79
03/10/16	UNREALIZED G/L FC USD	27,440.19
03/11/16	FX CDM6 C\$ CURRENCY FUTURE MAR16	59,697.34
03/11/16	FX CDM6 C\$ CURRENCY FUTURE JUN16	59,675.20
03/17/16	UNREALIZED G/L FC USD	54,194.49
03/23/16	UNREALIZED G/L FC USD	58,171.90
03/30/16	UNREALIZED G/L FC USD	53,794.93
03/31/16	UNREALIZED G/L FC USD	53,958.38
04/07/16	UNREALIZED G/L FC USD	57,445.45
04/14/16	UNREALIZED G/L FC USD	51,506.56
04/15/16	FX	51,503.70
04/18/16	FX CDM6 C\$ CURRENCY FUTURE JUN16	53,179.62
04/18/16	FX	-32,830.38
04/19/16	FX	-32,833.04
04/21/16	Factoring Contracts - USD	1.16,-662.19
04/21/16	FX CDM6 C\$ CURRENCY FUTURE JUN16	119,324.27
04/21/16	UNREALIZED G/L FC USD	121,684.00
04/22/16	FX	55,147.74
04/25/16	FX CDM6 C\$ CURRENCY FUTURE JUN16	56,027.99
04/28/16	UNREALIZED G/L FC USD	51,046.16
05/05/16	UNREALIZED G/L FC USD	57,246.34
05/11/16	FX CDM6 C\$ CURRENCY FUTURE JUN16	57,811.98
05/12/16	UNREALIZED G/L FC USD	57,316.70
05/13/16	FX	57,913.76
05/16/16	FX CDM6 C\$ CURRENCY FUTURE JUN16	57,913.05
05/18/16	FX	57,910.12
05/19/16	Factoring Contracts	1.03,613.43
05/19/16	UNREALIZED G/L FC USD	108,841.29

		GL ANALYSIS REPORT		PAGE: 13	
		FROM 01/01/16 TO 11/30/16			
		DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE
		DATE			BALANCE
05/20/16	FX	FX CDM6 C\$ CURRENCY FUTURE JUN16	376.97		62,555.62
05/24/16	FX	FX CDM6 C\$ CURRENCY FUTURE JUN16		3,09	63,932.59
05/25/16	FX				63,929.50
05/26/16	FX			4,222.21	
05/26/16	Factoring Contracts		60,753.20		64,975.41
05/26/16	UNREALIZED G/L FC USD				61,809.81
05/30/16	UNREALIZED G/L FC USD				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			63,768.03	
06/06/16	FX			107,793.03	
06/08/16	FX			107,790.33	
06/09/16	Factoring Contracts				66,825.34
06/09/16	UNREALIZED G/L FC USD				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				79,374.46
06/10/16	FX				70,570.59
06/10/16	FX CDU6 C\$ CURRENCY FUTURE 20SEPT16	7,540.85			70,569.90
06/11/16	UNREALIZED G/L FC USD				78,110.75
06/12/16	FX				78,107.87
06/12/16	UNREALIZED G/L FC USD				70,681.80
06/13/16	FX				70,681.85
06/16/16	FX				-21,110.95
06/17/16	FACTORING CONTRACTS		90,024.42		68,913.47
JAN-06-17 11:21 am	REQUESTED BY: APHILIP				
	ACCOUNT: Crystal Enlightened				
06/29/16					
06/30/16					
07/04/16					
07/04/16					
07/07/16					
07/08/16					
07/11/16					
07/11/16					
07/11/16					
07/14/16					
07/14/16					
07/18/16					
07/18/16					

07/18/16	FX CDU6 CS CURRENCY FUTURE 20SEPT16	26,821.83
07/19/16	FX	22,030.94
07/21/16	FACTORING CONTRACT	4,790.89
07/21/16	UNREALIZED G/L FC USD	27,014.16
07/23/16	FX CDU6 CS CURRENCY FUTURE 20SEPT16	28,309.28
07/23/16	UNREALIZED G/L FC USD	28,308.49
07/28/16	UNREALIZED G/L FC USD	29,354.94
08/04/16	UNREALIZED G/L FC USD	28,012.20
08/11/16	UNREALIZED G/L FC USD	27,815.52
08/11/16	FACTORING LOAN	143,215.08
08/16/16	FX CDU6 CS CURRENCY FUTURE 20SEPT16	1,113.22
08/16/16	FX	4,983.22
08/18/16	UNREALIZED G/L FC USD	1,295.12
08/18/16	FACTORING CONTRACTS ADJ	0.79
08/18/16	FX CDU6 CS CURRENCY FUTURE 20SEPT16	1,046.45
08/22/16	FX CDU6 CS CURRENCY FUTURE 20SEPT16	1,342.74
08/24/16	FX CDU6 CS CURRENCY FUTURE 20SEPT16	166.68
08/25/16	UNREALIZED G/L FC USD	115,369.56
08/26/16	FX CDU6 CS CURRENCY FUTURE 20SEPT16	1,596.01
08/26/16	FX	109,033.33
08/26/16	UNREALIZED G/L FC USD	13,077.59
08/26/16	FACTORING CONTRACTS ADJ	9,524.23
08/26/16	FX GOLD ONSTAR EXPIRATION	24,538.90
08/26/16	FX CDU6 CS CURRENCY FUTURE 20SEPT16	425.21
08/26/16	UNREALIZED G/L FC USD	0.72
08/26/16	FX CDU6 CS CURRENCY FUTURE 20SEPT16	1,007.17
08/26/16	FX	25,121.29
08/26/16	UNREALIZED G/L FC USD	-564,278.71
08/26/16	FX GOLD ONSTAR EXPIRATION	-564,667.81
08/26/16	FX CDU6 CS CURRENCY FUTURE 20SEPT16	589,400.00
08/26/16	FX	389.10
08/26/16	582,007.28	17,339.47
08/26/16	FX	7.37
08/30/16	UNREALIZED G/L FC USD	17,332.10
08/30/16	FX CDU6 CS CURRENCY FUTURE 20SEPT16	25,904.13
08/31/16	FX CDU6 CS CURRENCY FUTURE 20SEPT16	25,394.32
09/01/16	UNREALIZED G/L FC USD	25,392.01
09/02/16	FX	25,647.96
09/08/16	BSC ADJ	7.24
09/08/16	FX CDZ6 CS CURRENCY FUTURE 20DEC16	7.50
09/08/16	FX	25,640.46
09/08/16	UNREALIZED G/L FC USD	25,647.70
09/08/16	FX	25,626.95
09/08/16	FX	25,619.68
09/08/16	294,807.37	320,427.05
09/08/16	FX CDU6 CS CURRENCY FUTURE 20SEPT16	320,574.46
09/08/16	UNREALIZED G/L FC USD	318,940.23
09/08/16	USD ADJ	28,040.16
09/15/16	UNREALIZED G/L FC USD	26,106.87
09/15/16	FX CDZ6 CS CURRENCY FUTURE 20DEC16	26,032.94
09/16/16	FX	26,110.77
09/16/16	UNREALIZED G/L FC USD	26,032.94
09/19/16	FX CDZ6 CS CURRENCY FUTURE 20DEC16	23,986.58
09/20/16	FX	26,069.68
09/20/16	UNREALIZED G/L FC USD	26,061.61
09/22/16	MORTGAGE ADJ	259,143.11
09/22/16	FX	235,949.95
		23,133.16

09/26/16	FX CDZ6 C\$ CURRENCY FUTURE 20DEC16	7.86
09/29/16	UNREALIZED G/L FC USD	473.41
10/03/16	FX CDZ6 C\$ CURRENCY FUTURE 20DEC16	400.10
10/06/16	UNREALIZED G/L FC USD	822.28
10/07/16	FX CDZ6 C\$ CURRENCY FUTURE 20DEC16	16,283.78
10/13/16	UNREALIZED G/L FC USD	486.46
10/20/16	UNREALIZED G/L FC USD	54.04
10/27/16	UNREALIZED G/L FC USD	483.78
10/28/16	UNREALIZED G/L FC USD	2.57
11/03/16	FX	0.80
11/03/16	UNREALIZED G/L FC USD	2.57
11/08/16	FX	41,989.28
11/09/16	FX	50,693.27
11/10/16	FACTORING CONTRACTS	8.52
11/10/16	UNREALIZED G/L FC USD	1,677.63
11/15/16	FX	8,716.00
11/15/16	FX CDZ6 C\$ CURRENCY FUTURE 20DEC16	1.71
11/17/16	UNREALIZED G/L FC USD	261.74
11/21/16	FX CDZ6 C\$ CURRENCY FUTURE 20DEC16	0.85
11/24/16	UNREALIZED G/L FC USD	294.07
11/29/16	UNREALIZED G/L FC USD	263.64

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REQUESTED BY: APHILIP
ACCOUNT: Crystal Enlightened

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

GL ANALYSIS REPORT

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
01/07/16	Sub-total	2,188,355.52	2,335,684.72	-147,329.20	17,415.52
01/14/16	GL A/C:1200 ACCRUED INTEREST - BANK (CAD	74,641.80		487,441.94	
01/14/16	Factoring Contracts	68,621.74		562,083.74	
01/14/16	contract adjustment		21,760.01	630,705.48	
01/14/16	contract adjustment			638,945.47	
01/21/16	Factoring Contracts	64,794.50		673,739.97	
01/28/16	Factoring Contracts	65,856.34		740,596.31	
02/04/16	Factoring Contracts	56,532.86		797,129.17	
02/11/16	Factoring Contracts	80,075.05		877,204.22	
02/18/16	Factoring Contracts	68,713.69		945,917.91	
02/25/16	Factoring Contracts		13,917.18	932,000.73	
02/29/16	Factoring Contracts		2,320.73	929,680.00	
03/03/16	Factoring Contracts Adj.	22,401.91		952,081.91	
03/03/16	Factoring Contracts	16,211.70		968,293.61	
03/10/16	Factoring Contracts	8,390.10		976,683.71	
03/17/16	Factoring Contracts	71,164.99		1,047,848.70	
	Factoring Contracts	69,948.67		1,117,797.37	

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03/23/16	48,665.36	1,166,462.73
03/30/16	42,633.46	1,209,096.19
03/31/16	18,231.30	1,227,327.49
04/07/16	70,071.32	1,297,398.81
04/14/16		1,297,096.83
04/14/16	74,718.07	1,371,814.90
04/21/16	70,710.61	1,442,525.51
04/21/16	530.86	1,443,056.37
04/28/16	73,578.70	1,516,635.07
05/05/16	86,153.26	1,472,901.90
05/05/16	73,578.70	1,559,055.16
05/12/16		1,632,633.86
05/19/16		1,632,465.32
05/19/16	73,556.19	1,706,021.51
05/26/16	84,576.23	1,790,597.74
05/26/16		1,580,597.74
05/30/16	44,241.45	1,624,839.19
06/02/16	34,909.34	1,659,748.53
06/09/16	80,189.35	1,739,937.88
06/09/16		1,694,937.88
06/16/16	80,189.36	1,775,127.24
06/23/16	81,707.22	1,856,834.46
06/29/16	69,813.56	1,925,648.02
06/29/16		1,881,405.75
07/07/16	194,421.04	2,075,826.79
07/14/16		2,048,845.34
07/14/16	26,981.45	2,043,920.84
07/14/16	48,571.00	2,092,491.84
07/21/16		2,055,432.56
07/21/16	34,840.42	2,090,272.98
07/28/16		2,079,803.30
07/28/16	91,008.83	2,170,811.13
08/04/16	78,659.87	2,249,471.00
08/04/16		2,248,014.60
08/11/16	78,711.36	2,326,725.96
08/18/16	78,711.35	2,405,437.31
08/25/16		2,371,687.31
08/30/16	155,625.38	2,468,387.70
08/30/16		2,323,983.32
09/01/16	100,500.00	2,424,483.32
09/01/16		2,336,283.62
09/01/16		2,309,469.76

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					GL ANALYSIS REPORT
					FROM 01/01/16 TO 11/30/16
09/08/16	FACTORING CONTRACT ADJ				
09/08/16	Enlightened Factoring Acc Interest	35,768.14			2,286,826.00
09/15/16	Enlightened Factoring Acc Interest	12,925.89			2,322,594.14
09/15/16	REPAYMENT ADJ	22,643.76			2,335,520.03
09/15/16	FACTORING CONTRACT ADJ		1,450.17		2,358,163.79
09/22/16	Enlightened Factoring Acc Interest	35,569.66			2,356,713.62
09/29/16	Enlightened Factoring Acc Interest	35,569.65			2,392,283.28
10/06/16	Enlightened Factoring Acc Interest	36,531.89			2,427,852.93
10/06/16	FACTORING ADJ		24,987.75		2,464,384.82
10/13/16	Enlightened Factoring Acc Interest	51,750.33			2,439,397.07
10/20/16	Enlightened Factoring Acc Interest	36,531.89			2,491,147.40
10/27/16	Enlightened Factoring Acc Interest	36,531.89			2,527,679.29
10/28/16	Enlightened Factoring Acc Interest	3,156.53			2,564,211.18
11/03/16	Enlightened Factoring Acc Interest	4,908.77			2,567,367.71
					2,572,276.48
JAN-06-17 11:21 am	REQUESTED BY: APHILIP				
ACCOUNT: Crystal Enlightened					
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			2,689,703.31
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
Factoring Contracts					
factoring contract					312,518.98
01/07/16	14,262.38		329.30		312,189.68
01/07/16					326,452.06
01/07/16	14,262.38				350,213.42
01/14/16					329,262.15
01/14/16	23,761.36				335,731.52
01/21/16					335,731.52
01/21/16	6,469.37				191,844.15
01/21/16					198,058.28
01/28/16	6,214.13				180,818.65
01/28/16					183,469.50
02/04/16	2,650.85				195,816.29
02/11/16	12,346.79				201,169.55
02/18/16	5,353.26				232,826.05
02/25/16	31,656.50				241,715.18
02/25/16	8,889.13				241,574.26
02/29/16					
					140.92

03/03/16	2,495.53
03/10/16	7,354.29
03/17/16	427.81
03/23/16	10,995.33
03/30/16	2,330.35
03/31/16	1,289.33
04/07/16	41,625.95
04/07/16	225,440.95
04/14/16	236,997.30
04/21/16	238,762.81
04/21/16	241,785.67
04/21/16	60,556.31
04/28/16	181,229.36
05/05/16	184,158.96
05/12/16	161,664.53
05/19/16	167,063.99
05/26/16	175,195.72
05/26/16	170,662.86
05/30/16	140,339.53
06/02/16	143,407.85
06/09/16	145,271.45
06/09/16	145,153.89
06/16/16	102,213.55
06/16/16	108,552.55
06/23/16	109,911.71
06/29/16	114,249.39
06/29/16	64,493.09
07/07/16	71,461.79
07/14/16	46,822.24
07/14/16	46,217.05
07/21/16	47,822.59
07/21/16	74.22
07/28/16	47,748.37
08/04/16	49,945.36
08/11/16	51,159.59
08/18/16	51,866.17
Sub-total	0.00
	-298,256.60
GL A/C:1210 ACCRUED INTEREST - DOM. BOND	0.00
ACCURED INCOME BD CAD	0.65
ACCURED INCOME BD CAD	0.58
ACCURED INCOME BD CAD	0.57
ACCURED INCOME BD CAD	29.42
Sub-total	29.42
	-27.62
01/07/16	27.62
01/14/16	28.27
01/21/16	28.85
01/28/16	29.42
Sub-total	0.00

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REQUESTED BY: APRILIP
ACCOUNT: Crystal Enlightened

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

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
06/09/16	GL A/C:1218 ACCRUED INT - US REAL ESTATE			0.00	
06/16/16	US Real Estate LP Accrued Interest	251.13		251.13	
06/23/16	US Real Estate LP Accrued Interest	456.31		707.44	
06/29/16	US Real Estate LP Accrued Interest	424.52		1,131.96	
07/07/16	US Real Estate LP Accrued Interest	405.50		1,537.56	
07/14/16	US Real Estate LP Accrued Interest	1,023.66		2,561.22	
07/21/16	US Real Estate LP Accrued Interest	478.04		2,483.93	
07/28/16	US Real Estate LP Accrued Interest	480.27		2,961.97	
08/04/16	US Real Estate LP Accrued Interest	3,442.24		3,853.97	
08/11/16	US Real Estate LP Accrued Interest	411.73		3,853.97	
08/18/16	US Real Estate LP Accrued Interest	443.69		4,297.66	
08/25/16	US Real Estate LP Accrued Interest	364.34		4,662.00	
08/30/16	US Real Estate LP Accrued Interest	505.71		5,167.71	
09/01/16	US Real Estate LP Accrued Interest	377.95		5,545.66	
09/08/16	US Real Estate LP Accrued Interest	142.42		5,688.08	
09/15/16	US Real Estate LP Accrued Interest	3,330.54		9,018.62	
09/22/16	US Real Estate LP Accrued Interest	3,644.76		12,663.38	
09/29/16	US Real Estate LP Accrued Interest	5,598.36		18,267.74	
10/06/16	US Real Estate LP Accrued Interest	5,815.39		24,077.13	
10/13/16	US Real Estate LP Accrued Interest	5,976.52		30,053.65	
10/20/16	US Real Estate LP Accrued Interest	5,800.12		35,854.27	
10/27/16	US Real Estate LP Accrued Interest	5,714.00		41,568.27	
10/28/16	US Real Estate LP Accrued Interest	6,445.29		48,013.56	
11/03/16	US Real Estate LP Accrued Interest	2,504.73		50,518.29	
11/10/16	US Real Estate LP Accrued Interest	3,348.44		53,866.73	
11/17/16	US Real Estate LP Accrued Interest	6,250.23		60,116.96	
11/24/16	US Real Estate LP Accrued Interest	5,666.74		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 AAC300	11,439.52		11,439.58	
01/29/16	IA CAD CRY'S W/LTH MED/S-A /N'FRAC		11,439.52		0.06
02/25/16	Distribution Income AAC300	1,153.40		1,153.46	
02/26/16	IA CAD CRY'S W/LTH MED/S-A /N'FRAC		1,153.40		0.06
03/23/16	Distribution Income AAC300	10,652.45		10,652.51	
03/24/16	IA CAD CRY'S W/LTH MED/S-A /N'FRAC		10,652.44		0.07
04/28/16	DISTRIBUTION RECEIVABLE ARG210			0.07	
04/28/16	DISTRIBUTION RECEIVABLE AAC300	7,304.02		7,304.09	

04/29/16	IA CAD CRY'S WITH 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 CRY'S WITH MED/S-A /N'FRAC	0.06	0.06	
06/29/16	DISTRIBUTION RECEIVABLE AAG210		0.06	
06/29/16	DISTRIBUTION RECEIVABLE AAG300	5.01	5.07	
06/29/16	DISTRIBUTION RECEIVABLE AAG250	23,045.37	23,050.44	
06/29/16	IA CAD CRY'S WITH MED/S-A /N'FRAC	23,045.36	5.08	
06/29/16	IA CAD CRY'S MEDICAL STGY /N'FRAC	5.01	0.07	
06/29/16	DISTRIBUTION RECEIVABLE AAG210		0.07	
06/29/16	DISTRIBUTION RECEIVABLE AAG300	10,829.00	10,829.07	
06/29/16	DISTRIBUTION RECEIVABLE AAG250	1.56	10,830.63	
06/30/16	IA CAD CRY'S W/LTH MED/S-A /N'FRAC		1.62	
06/30/16	IA CAD CRY'S MEDICAL STGY /N'FRAC		0.06	
07/28/16	DISTRIBUTION RECEIVABLE AAG300	1,726.97	1,727.03	
07/28/16	DISTRIBUTION RECEIVABLE AAG210		1,727.03	
07/28/16	IA CAD CRY'S W/LTH MED/S-A /N'FRAC		0.06	
07/29/16	DISTRIBUTION RECEIVABLE AAG210		0.06	
08/25/16	DISTRIBUTION RECEIVABLE AAG300	7.47	7.53	
08/25/16	DISTRIBUTION RECEIVABLE AAG210		7.53	
08/26/16	IA CAD CRY'S W/LTH MED/S-A /N'FRAC		0.22	
08/26/16	DISTRIBUTION RECEIVABLE AAG300A		6.54	
09/29/16	DISTRIBUTION RECEIVABLE AAG210A		6.54	
10/27/16	DISTRIBUTION RECEIVABLE AAG300A		0.22	
10/27/16	DISTRIBUTION RECEIVABLE AAG210A		0.22	
10/28/16	IA CAD CRY'S W/LTH MED/S-A /N'FRAC		0.22	
11/24/16	DISTRIBUTION RECEIVABLE AAG300A		0.22	
11/24/16	DISTRIBUTION RECEIVABLE AAG210A		0.22	
11/25/16	IA CAD CRY'S W/LTH MED/S-A /N'FRAC		0.22	
	Sub-total			
	GL A/C:1260 SUBSCRIPTIONS RECEIVABLE - D			
	DC CAD			
01/04/16		1,300.00	489,003.18	
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DATE	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
01/07/16		50.00		488,953.18
01/07/16	SUBSCRIPTION REVERSAL	489,003.18	-50.00	
01/07/16	DC CAD			123,777.33
01/11/16	SUBSCRIPTION RECEIVABLE			
01/11/16	DC CAD	123,827.33	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
01/18/16	DC CAD			93,958.22
01/21/16	SUBSCRIPTION RECEIVABLE			481,269.90
01/21/16	DC CAD	387,311.68		387,311.68
01/25/16	DC CAD			131,369.66
				255,942.02

01/28/16	466,390.46	722,332.48
01/28/16	DC CAD	466,390.46
02/01/16	DC CAD	56,250.00
02/03/16	DC CAD	410,140.46
02/04/16		0.00
02/04/16	261,171.28	261,171.28
02/04/16	SUBSCRIPTION RECEIVABLE	
02/04/16	SUBSCRIPTION REVERSAL	
02/04/16	DC CAD	204,171.28
02/08/16	DC CAD	203,971.28
02/09/16	DC CAD	156,971.28
02/09/16	WC CAD	213,971.28
02/11/16	DC CAD	0.00
02/11/16	SUBSCRIPTION RECEIVABLE	
02/11/16	SUBSCRIPTION REVERSAL	
02/11/16	DC CAD	803,172.41
02/11/16	9,038.74	563.74
02/11/16	DC CAD	793,569.93
02/17/16	DC CAD	149,552.19
02/17/16	WC CAD	644,017.74
02/17/16	DC CAD	644,581.48
02/17/16		0.00
02/17/16	456,415.63	456,415.63
02/22/16	DC CAD	350.00
02/22/16	DC CAD	356,234.79
02/24/16	DC CAD	99,830.84
02/25/16	SUBSCRIPTION RECEIVABLE	
02/25/16	SUBSCRIPTION REVERSAL	
02/29/16	DC CAD	327,450.00
02/29/16	DC CAD	327,450.00
03/02/16	DC CAD	326,000.00
03/03/16	SUBSCRIPTION RECEIVABLE	
03/03/16	WC CAD	135,937.51
03/03/16	DC CAD	50.00
03/07/16	DC CAD	600.00
03/09/16	DC CAD	135,337.51
03/10/16	SUBSCRIPTION RECEIVABLE	
03/14/16	DC CAD	87,844.79
03/16/16	DC CAD	8,475.00
03/17/16	184,975.00	79,369.79
03/17/16	SUBSCRIPTION RECEIVABLE	
03/21/16	DC CAD	600.00
03/22/16	DC CAD	32,449.39
03/23/16	SUBSCRIPTION RECEIVABLE	
03/23/16	SUBSCRIPTION REVERSAL	
03/23/16	DC CAD	151,925.61
03/31/16	SUBSCRIPTION RECEIVABLE	
03/31/16	DC CAD	361,920.67
03/31/16	DC CAD	279,783.89
03/31/16	04/04/16	2,300.00
04/06/16	04/06/16	252,483.89
04/06/16	04/07/16	25,000.00
04/07/16		0.00
		68,724.68
		68,724.68

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

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06/16/16	SUBSCRIPTION RECEIVABLE	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	780,212.78	-46,343.45
07/28/16	WC CAD	46,343.45	733,869.33
07/29/16	DC CAD	152,864.52	780,212.78
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

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08/29/16	DC CAD	4,285.00	4,285.00	4,285.00	08/29/16
08/29/16	DC CAD	57,025.67	57,025.67	57,025.67	08/29/16
08/30/16	SUBSCRIPTION REVERSAL	50.00	50.00	50.00	08/30/16
08/31/16	DC CAD	212,515.00	212,515.00	212,515.00	08/31/16
09/01/16	SUBSCRIPTION RECEIVABLE	-50.00	-50.00	-50.00	09/01/16
09/02/16	re-class BSC	55,321.83	55,321.83	55,321.83	09/02/16
09/06/16	DC CAD	50.00	50.00	50.00	09/06/16
09/06/16	DC CAD	8,500.00	8,500.00	8,500.00	09/06/16
09/08/16	DC CAD	1,160.00	1,160.00	1,160.00	09/08/16
09/08/16	DC CAD	45,661.83	45,661.83	45,661.83	09/08/16
09/08/16	SUBSCRIPTION RECEIVABLE	0.00	0.00	0.00	09/08/16
09/12/16	DC CAD	401,657.14	401,657.14	401,657.14	09/12/16
09/14/16	DC CAD	1,975.00	1,975.00	1,975.00	09/14/16
09/15/16	SUBSCRIPTION RECEIVABLE	399,682.14	399,682.14	399,682.14	09/15/16
09/19/16	DC CAD	12,907.75	12,907.75	12,907.75	09/19/16
09/21/16	DC CAD	11,494.01	11,494.01	11,494.01	09/21/16
09/22/16	SUBSCRIPTION RECEIVABLE	0.00	0.00	0.00	09/22/16
09/26/16	DC CAD	370,034.51	370,034.51	370,034.51	09/26/16
09/26/16	DC CAD	139,215.55	139,215.55	139,215.55	09/26/16
09/28/16	DC CAD	1,200.00	1,200.00	1,200.00	09/28/16
09/29/16	SUBSCRIPTION RECEIVABLE	229,618.96	229,618.96	229,618.96	09/29/16
10/03/16	DC CAD	394,692.17	394,692.17	394,692.17	10/03/16
		121,078.65	121,078.65	121,078.65	
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ACCOUNT: Crystal Enlightened	DATE	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
	10/03/16		3,085.00	3,085.00	270,528.52
	10/05/16		270,528.52		0.00
	10/06/16	256,584.05		256,584.05	
	10/11/16		64,859.86	64,859.86	191,724.19
	10/11/16		2,360.00	2,360.00	189,364.19
	10/13/16		189,364.19	189,364.19	0.00
	10/13/16	87,676.75		87,676.75	
	10/17/16		775.00	775.00	86,901.75
	10/19/16		86,901.75	86,901.75	0.00
	10/20/16	65,613.74		65,613.74	
	10/24/16		2,613.74	2,613.74	
	10/26/16		63,000.00	63,000.00	
	10/28/16	732,796.77		732,796.77	
	10/31/16		3,075.00	3,075.00	
	11/02/16		729,721.77	729,721.77	
	11/03/16	118,999.48		118,999.48	
	11/07/16		465.70	465.70	

11/07/16	DC CAD	2,110.00	116,423.78
11/09/16	DC CAD	0.00	602,984.91
11/10/16	SUBSCRIPTION RECEIVABLE	602,984.91	406,844.45
11/14/16	DC CAD	406,119.45	406,119.45
11/15/16	DC CAD	725.00	0.00
11/16/16	DC CAD	406,119.45	680,007.90
11/17/16	SUBSCRIPTION RECEIVABLE	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
	GL A/C:1400 FACTORING CONTRACTS ~ CAD	-490,303.18	13,35,857.08
	contract adjustment	13,35,857.08	14,294,754.58
01/14/16	Factoring Contracts	958,897.50	14,805,117.27
01/21/16	Adjustment	510,362.69	15,402,396.65
01/28/16	Factoring Contracts	597,279.38	15,63,493.26
02/04/16	Factoring Contracts	261,096.61	15,940,439.84
02/11/16	Factoring Contracts	276,946.58	17,058,795.66
02/25/16	Factoring Contracts	1,118,355.82	16,579,890.35
03/10/16	Factoring Contracts	478,905.31	16,571,866.74
03/11/16	Factoring Contracts	8,023.61	15,905,560.73
03/23/16	Factoring Contracts	666,306.01	16,326,613.36
03/30/16	Factoring Contracts	421,052.63	16,333,719.56
03/31/16	Factoring Contracts	7,106.20	16,727,942.61
04/14/16	Factoring Contract	394,223.05	16,876,614.45
04/21/16	Factoring Contracts	148,671.84	17,349,747.09
04/28/16	Enlightened Factoring Contracts ~ C	473,132.64	17,836,947.09
05/19/16	Factoring Contracts	487,200.00	17,830,427.30
05/19/16	Factoring Contracts	6,519.79	18,463,239.80
05/26/16	Factoring Contracts	532,812.50	18,989,739.80
05/30/16	Factoring Contracts	526,500.00	19,704,437.80
06/02/16	Factoring Contracts	275,000.00	19,264,739.80
06/16/16	Factoring Contracts	439,698.00	20,051,555.07
06/29/16	FACTORING CONTRACTS	120,000.00	20,473,430.07
07/07/16	FACTORING CONTRACTS	467,117.27	20,303,368.20
07/14/16	421,675.00	170,061.87	20,625,615.55
07/21/16	FACTURING CONTRACT	322,247.35	19,427,238.44
07/28/16	FACTURING CONTRACT	1,198,377.11	18,836,587.36
08/04/16	FACTURING CONTRACTS	590,651.08	

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
01/07/16	GL A/C:1401 FACTORING CONTRACTS - USD factoring contract		8,505.72		2,540,855.32
01/07/16	Factoring Contracts	39,307.06			2,532,349.60
01/07/16	Factoring Contracts	39,307.06			2,571,656.66
01/14/16	Factoring Contracts		541,170.69		2,610,963.72
01/14/16	Factoring Contracts				2,069,793.03
01/14/16	Factoring Contracts-Adj.	568,914.66	23,866.40		2,638,707.69
01/21/16	Factoring Contracts	121,920.95			2,614,841.29
01/21/16	Adjustment		240,661.18		2,736,762.24
01/28/16	Factoring Contracts Adj.	35,709.65	32,664.98		2,496,101.06
02/04/16	Factoring Contracts		60,741.56		2,463,436.18
02/11/16	Factoring Contracts				2,402,694.62
02/18/16	Factoring Contracts				2,438,404.27
02/25/16	Adjustment As Per Clayton.	31,656.49	36,584.93		2,401,819.34
02/25/16	Factoring Contracts				2,433,475.83
02/25/16	Factoring Contracts				2,407,918.96
02/29/16	Factoring Contracts		31,056.50		2,377,262.46
02/29/16	Transfer from Factoring to TD		30,937.29		2,345,325.17
03/03/16	Factoring Contracts		9,700.28		2,335,624.89
03/10/16	Factoring Contracts		20,034.83		2,315,590.06
03/17/16	Factoring Contracts		5,872.46		2,309,717.60
03/23/16	Factoring Contracts		67,186.09		2,242,531.51
03/30/16	Factoring Contracts				2,280,356.21
03/31/16	Factoring Contracts	1,554.43	41,624.43		2,238,731.78
04/07/16	Factoring Contracts	33,161.44			2,240,286.21
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

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04/28/16	Enlightened Factoring Contracts - USD	20,304.25
05/05/16	Enlightened Factoring Contracts - U	21,976.22
05/05/16	Factoring Contracts	10,988.11
05/12/16	Enlightened Factoring Contracts - U	601.25
05/12/16	Enlightened Factoring Contracts - U	31,019.04
05/19/16	Factoring Contracts	192,376.35
05/19/16	Enlightened Factoring Contracts - USD	14,250.86
05/26/16	Factoring Contracts	260,126.48
05/30/16	Enlightened Factoring Contracts - U	6,841.81
06/02/16	Enlightened Factoring Contracts - U	1,624.99
06/09/16	Enlightened Factoring Contracts - USD	29,847.58
06/16/16	Enlightened Factoring Contracts - U	26,512.14
06/23/16	Enlightened Factoring Contracts - USD	24,716.07
06/29/16	Enlightened Factoring Contracts - U	20,439.94
06/29/16	FACTORING CONTRACTS	341,252.50
07/07/16	Enlightened Factoring Contracts - USD	414.78
07/14/16	Enlightened Factoring Contracts - USD	3,752.60
07/14/16	FACTORING CONTACT	237,910.06
07/21/16	Enlightened Factoring Contracts - U	5,802.06
07/21/16	FACTORING CONTRACT	512,291.40
07/28/16	Enlightened Factoring Contracts - U	4,433.58
08/04/16	Enlightened Factoring Contracts - USD	5,689.09
08/11/16	Enlightened Factoring Contracts - USD	510,329.64
08/11/16	FACTORING LOAN	499,039.56
08/18/16	FACTORING CONTRACTS Adj	11,290.08
	Sub-total	1,028,607.47
	GL A/C:1510 OTHER LOANS - USD	3,569,462.79
11/10/16	Other Loans - USD	0.00
11/10/16	Other Loans - USD	0.00
11/17/16	Other Loans - USD	168,437.51
	FACTORING CONTRACTS	575.01
	Other Loans - USD	168,437.51
	Other Loans - USD	167,862.50
	Other Loans - USD	168,587.51
	Other Loans - USD	167,937.51
	Sub-total	169,162.52
	GL A/C:1511 ACCRUED INT - OTHER LOANS US	0.00
11/10/16	Accrued Interest - Other Loans (USD)	33,687.50
11/17/16	Accrued Interest - Other Loans (USD)	206.93
11/24/16	Accrued Interest - Other Loans (USD)	469.71
11/29/16	Accrued Interest - Other Loans (USD)	34,364.14
		34,364.14

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11/29/16	Accrued Interest - Other Loans (USD)	34,461.70	0.00	34,461.70	34,461.70
	Sub-total				34,461.70
	GL A/C:1600 COST OF STN - DOMESTIC				2,751,582.28
	re-class asset				0.00
01/01/16	Sub-total	0.00	2,751,582.28	-2,751,582.28	-1,032,835.99
	GL A/C:1620 COST OF EQUITIES - DOMESTIC				1,718,746.29
	re-class asset	2,751,582.28			1,718,746.29
01/01/16	B CRYs WLTH MED/S-A /N'FRAC	2,751,582.28			1,721,457.98
01/05/16	B CRYs WLTH MED/S-A /N'FRAC	2,711.69			1,721,457.98
01/29/16	B CRYs WLTH MED/S-A /N'FRAC	11,439.52			1,732,897.50
01/29/16	S CRYs WITH MED/S-A /N'FRAC		0.02		1,732,897.48
02/12/16	B CRYs MEDICAL STGY /N'FRAC	149,515.00			1,882,412.48
02/16/16	B CRYs MEDICAL STGY /N'FRAC		1,882,412.48		1,883,565.88
02/26/16	B CRYs WLTH MED/S-A /N'FRAC	1,153.40			1,883,565.84
02/26/16	S CRYs WLTH MED/S-A /N'FRAC		0.04		1,883,695.02
02/26/16	B CRYs MEDICAL STGY /N'FRAC	129.18			1,883,695.02
02/26/16	B CRYs MEDICAL STGY /N'FRAC		1,883,695.02		1,886,329.78
02/26/16	B CRYs WITH MED/S-A /N'FRAC	2,634.76			2,086,329.78
02/29/16	B NOVO PRIVATE PLACEMENT	200,000.00			2,086,329.78
03/04/16	S CRYs MEDICAL STGY /N'FRAC		0.07		2,086,329.71
03/04/16	S CRYs 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	213.17			2,069,464.79
03/14/16	B CRYs MEDICAL STGY /N'FRAC	10,652.44			2,080,117.23
03/14/16	B CRYs WITH MED/S-A /N'FRAC	2,557.32			2,082,674.55
03/24/16	B CRYs MEDICAL STGY /N'FRAC				2,082,674.55
03/24/16	B CRYs WLTH MED/S-A /N'FRAC				2,082,674.55
03/28/16	S CRYs MEDICAL STGY /N'FRAC				2,082,674.55
03/28/16	S CRYs MEDICAL STGY /N'FRAC				2,082,674.55
04/08/16	S CRYs MEDICAL STGY /N'FRAC		67,855.25		2,014,819.30
04/15/16	S CRYs MEDICAL STGY /N'FRAC		6,773.96		2,008,045.34
04/18/16	B CRYs MEDICAL STGY /N'FRAC				2,008,045.34
04/19/16	S CRYs MEDICAL STGY /N'FRAC				2,008,045.22
04/22/16	S CRYs WITH MED/S-A /N'FRAC				1,960,093.63
04/22/16	B CRYs MEDICAL STGY /N'FRAC				1,960,093.56
04/22/16	S CRYs MEDICAL STGY /N'FRAC				1,901,943.70
04/26/16	S CRYs MEDICAL STGY /N'FRAC				1,901,943.77
04/26/16	S CRYs WLTH MED/S-A /N'FRAC				1,901,943.76
04/27/16	B CRYs MEDICAL STGY /N'FRAC	0.01			1,901,943.77
04/28/16	S CRYs MEDICAL STGY /N'FRAC		0.01		1,901,943.76
04/28/16	S CRYs MEDICAL STGY /N'FRAC				1,901,943.76
04/29/16	B CRYs MEDICAL STGY /N'FRAC	158.26			1,902,110.02

08/03/16	B CRY'S WLTH MED/S-A /N'FRAC	7,219,982.38
08/03/16	S CRY'S MEDICAL STGY /N'FRAC	0.03
08/05/16	S CRY'S WLTH MED/S-A /N'FRAC	7,219,982.35
08/05/16	S CRY'S MEDICAL STGY /N'FRAC	7,168,987.65
08/05/16	S CRY'S WLTH MED/S-A /N'FRAC	7,168,822.02
08/09/16	B CRY'S WLTH MED/S-A /N'FRAC	7,168,822.02
08/10/16	B CRY'S MEDICAL STGY /N'FRAC	7,168,822.03
08/12/16	S CRY'S WLTH MED/S-A /N'FRAC	7,008,558.57
08/12/16	B CRY'S ENLIGHTND /NL/N'FRAC	9,008,573.57
08/12/16	S NOVO RESOURCES CORP	8,808,573.57
08/16/16	S CRY'S WLTH MED/S-A /N'FRAC	8,808,573.50
08/16/16	S CRY'S ENLIGHTND /NL/N'FRAC	8,808,573.47
08/19/16	S CRY'S WLTH MED/S-A /N'FRAC	8,783,142.38
08/23/16	S CRY'S WLTH MED/S-A /N'FRAC	8,783,142.36
08/25/16	S DUNDEE INV SVG ACCT F-NL	7,003,133.58
08/26/16	B CRY'S ENLIGHTND /NL/N'FRAC	1,724.91
08/26/16	B CRY'S WLTH MED/S-A /N'FRAC	1,726.97
08/26/16	B CRY'S WLTH MED/S-A /N'FRAC	1,382.44
08/26/16	S CRY'S WLTH MED/S-A /N'FRAC	19,094.11
08/26/16	B DUNDEE INV SVG ACCT F-NL	7,072,719.18
08/29/16	S DUNDEE INV SVG ACCT F-NL	5,072,708.85
08/30/16	B DUNDEE INV SVG ACCT F-NL	5,072,708.85
08/30/16	B CRY'S WLTH MED/S-A /N'FRAC	5,072,708.85
08/30/16	B CRY'S ENLIGHTND /NL/N'FRAC	5,072,708.85
09/02/16	S CRY'S WLTH MED/S-A /N'FRAC	27,957.09
09/06/16	S CRY'S MEDICAL STGY /N'FRAC	5,044,751.76
09/07/16	S CRY'S WLTH MED/S-A /N'FRAC	5,044,751.75
09/08/16	B PLICIT CAPITAL CORP	5,044,751.72
09/08/16	B DUNDEE INV SVG ACCT F-NL	5,144,746.72
09/08/16	B DUNDEE INV SVG ACCT F-NL	5,145,658.43
09/08/16	S DUNDEE INV SVG ACCT F-NL	5,145,658.46
09/08/16	S DUNDEE INV SVG ACCT F-NL	3,040,277.60
09/08/16	S CRY'S WLTH MED/S-A /N'FRAC	3,039,365.89
09/09/16	S CRY'S WLTH MED/S-A /N'FRAC	61,994.26
09/12/16	S DUNDEE INV SVG ACCT F-NL	2,977,371.63
09/13/16	S CRY'S WLTH MED/S-A /N'FRAC	2,977,371.60
09/14/16	RA URBAN COMM INC 26DEC16	2,977,371.55
09/14/16	RW URBAN COMMUNICATIONS INC. SUB AGR UN	25,000.00
09/14/16	B WTS - URBAN COMMS 24AUG18	2,977,371.55
09/16/16	S CRY'S WLTH MED/S-A /N'FRAC	650,636.51
09/16/16	S CRY'S WLTH MED/S-A /N'FRAC	3.70
09/19/16	RA 3D SIGNATURES INC 9JAN17	2,426,726.34
09/19/16	RW 3D SIGNATURES INC	2,326,731.34
09/20/16	S CRY'S WLTH MED/S-A /N'FRAC	2,326,731.34
09/21/16	B CRY'S WLTH MED/S-A /N'FRAC	2,326,734.96

09/22/16	B CRY'S WITH MED/S-A /N'FRAC	0.08
09/26/16	DS WTS-GARMATEX TECH 16JUN17	
09/27/16	S WTS- NOVO RES CORP 8MAY18	
09/30/16	B CRY'S WILTH MED/S-A /N'FRAC	
09/30/16	B CRY'S ENLIGHTND /NL/N FRAC	
10/04/16	B CRY'S ENLIGHTND /NL/N FRAC	
10/28/16	B CRY'S WILTH MED/S-A /N'FRAC	
10/28/16	B CRY'S WITH MED/S-A /N'FRAC	
10/28/16	B CRY'S ENLIGHTND /NL/N FRAC	
11/01/16	S CRY'S ENLIGHTND /NL/N FRAC	
11/03/16	B CRY'S WILTH MED/S-A /N'FRAC	
11/09/16	S OAXACA RESOURCES CORP SPLIT UNIT	
11/25/16	B CRY'S ENLIGHTND /NL/N FRAC	
11/25/16	B CRY'S WILTH MED/S-A /N'FRAC	
11/25/16	S CRY'S ENLIGHTND /NL/N FRAC	
Sub-total	GL A/C:11621 COST OF EQUITIES - FOREIGN	
09/22/16		
09/26/16		
09/27/16		
09/30/16		
09/30/16		
10/04/16		
10/28/16		
10/28/16		
10/28/16		
11/01/16		
11/03/16		
11/09/16		
11/25/16		
11/25/16		
11/25/16		
11/29/16		
11/29/16		
01/04/16		
06/30/16		
07/01/16		
01/07/16		
01/07/16		
01/14/16		
01/07/16		
01/14/16		

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REQUESTED BY: APHILIP

ACCOUNT: Crystal Enlightened

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		FROM 01/01/16 TO 11/30/16			
DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
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			
	Sub-total	3,685,800.00		0.00	3,685,800.00
	GL A/C:11698 COMMISSIONS IN HOLDINGS				-140.33
	INVESTMENT TRANSACTION COSTS				0.00
	INVESTMENT TRANSACTION COSTS	140.33		88.28	-88.28
	REVERSE INVESTMENT TRANSACTION COST				0.00
	Sub-total	88.28		140.33	0.00
	GL A/C:11700 INTRA FUND LOANS RECEIVABLE				563,000.00
	INVESTMENT TRANSACTION COSTS				0.00
	Inter Fund Loan Tracking	563,000.00			563,000.00
	Inter Fund Loan Tracking				0.00
	Sub-total	563,000.00		1,126,000.00	0.00
	GL A/C:11710 INT REC ON INTRA FUND LOANS				0.00
	Inter Fund Loan Tracking	476.62			476.62
	Inter Fund Loan Tracking				0.00
	Sub-total	476.62		0.00	0.00
	GL A/C:11810 US REAL ESTATE LP				

DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
01/07/16	UNREALIZED G/L UR	41,433.87		41,433.87	128,722.78
01/14/16	UNREALIZED G/L UR	56,464.64		-56,464.64	-185,187.42
01/21/16	UNREALIZED G/L UR	57,982.53		57,982.53	-127,204.89
01/21/16	UNREALIZED G/L UR	2,446.43		-2,446.43	-124,758.46
01/28/16	UNREALIZED G/L UR	27,297.98		-27,297.98	-97,460.48
	GL A/C:1900 MARK TO MARKET				
JAN-06-17 11:21 am	FROM 01/01/16 TO 11/30/16				
REQUESTED BY: APHILIP	GL ANALYSIS REPORT				PAGE: 24
ACCOUNT: Crystal Enlightened					

02/04/16	2,878.04	-91,582.44
02/04/16	72,418.75	-22,163.69
02/11/16	38,708.28	-60,871.97
02/18/16	2,910.65	-57,961.32
02/18/16	41,368.69	-16,592.63
02/25/16	29,402.48	12,809.85
02/25/16	82.90	12,726.95
02/29/16	23,494.38	23,494.38
03/03/16	47,143.42	47,143.42
03/10/16	23,649.04	55,575.57
03/10/16	8,432.15	55,751.01
03/17/16	175.44	62,150.10
03/23/16	6,399.09	10,839.31
03/30/16	51,310.79	9,397.60
03/30/16	1,441.71	57,711.94
03/31/16	48,314.34	9,843.28
04/07/16	32.26	47,900.92
04/07/16	21,626.68	26,274.24
04/14/16	61,839.79	88,114.03
04/14/16	55.11	88,058.92
04/21/16	35,420.09	123,479.01
04/28/16	1,992.20	125,471.21
04/28/16	45.95	125,517.16
05/05/16	26,397.30	151,914.46
05/12/16	10,362.08	141,552.38
05/19/16	41,571.24	183,123.62
05/26/16	103,421.46	79,702.16
05/26/16	23,333.31	103,035.47
05/30/16	69,018.40	34,017.07
06/02/16	40,734.23	74,751.30
06/02/16	1,948.50	72,802.80
06/09/16	68,193.28	140,996.08
06/16/16	119,230.56	21,765.52
06/23/16	71,864.01	93,629.53
06/23/16	0.12	93,629.41
06/29/16	23,699.55	69,929.86
06/30/16	134.01	70,063.87
07/07/16	44,699.51	25,364.36
07/14/16	12,284.81	13,079.55
07/21/16	15,981.61	29,061.16
07/28/16	46,224.48	-17,163.32
08/04/16	55,865.51	38,702.19
08/11/16	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	92,659.07
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	311,677.51
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	663,710.40
	GL A/C:1915 COMMISSION ADJUSTMENT		140.33
	INVESTMENT TRANSACTION COSTS	140.33	0.00
	INVESTMENT TRANSACTION COSTS	88.28	88.28
	REVERSE INVESTMENT TRANSACTION COSTS	88.28	0.00
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GL ANALYSIS REPORT			
FROM 01/01/16 TO 11/30/16			
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ACCOUNT: Crystal Enlightened			
DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT
	Sub-total	88.28	228.61
01/04/16	GL A/C:2260 REDEEMPTIONS PAYABLE ~ DOMEST	1,711.33	-140.33
01/07/16	WC CAD	57,465.23	0.00
01/11/16	REDEMPTION PAYABLE	-57,465.23	-1,711.33
01/13/16	WC CAD	6,829.66	-50,635.57
01/14/16	WC CAD	50,635.57	0.00
01/18/16	REDEMPTION PAYABLE	41,536.05	-41,536.05
01/21/16	WC CAD	3,879.14	-37,656.91
01/21/16	REDEMPTION PAYABLE	37,656.91	0.00
01/28/16	WC CAD	49,389.75	-49,389.75
01/28/16	REDEMPTION PAYABLE	259,609.49	0.00
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	
02/08/16	WC CAD	-132,630.62	
02/11/16	WC CAD	0.00	
02/11/16	REDEMPTION PAYABLE	-53,017.61	
02/17/16	WC CAD	-50,308.99	
02/18/16	REDEMPTION PAYABLE	-65,688.13	
02/18/16	WC CAD	-15,379.14	
02/22/16	WC CAD	-11,500.00	
02/24/16	WC CAD	0.00	
02/25/16	REDEMPTION PAYABLE	-36,387.25	
02/29/16	WC CAD	-34,425.43	
03/02/16	WC CAD	0.00	
03/03/16	REDEMPTION PAYABLE	-1,165,517.78	
03/07/16	WC CAD	-1,159,806.45	
03/09/16	WC CAD	0.00	
03/10/16	REDEMPTION PAYABLE	-233,851.30	
03/14/16	WC CAD	-11,317.93	
03/14/16	WC CAD	-8,609.31	
03/16/16	WC CAD	0.00	
03/17/16	REDEMPTION PAYABLE	-53,455.79	
03/21/16	WC CAD	-33,518.38	
03/21/16	WC CAD	-25,000.00	
03/23/16	WC CAD	0.00	
03/23/16	REDEMPTION PAYABLE	-27,161.82	
03/28/16	WC CAD	-25,200.00	
03/31/16	WC CAD	0.00	
03/31/16	REDEMPTION PAYABLE	-156,827.22	
04/04/16	WC CAD	-151,115.89	
04/04/16	WC CAD	-121,812.53	
04/06/16	WC CAD	0.00	
04/07/16	REDEMPTION PAYABLE	-162,708.62	
04/11/16	WC CAD	-160,000.00	
04/13/16	WC CAD	0.00	
04/14/16	REDEMPTION PAYABLE	-44,404.23	
04/18/16	WC CAD	-35,885.85	
04/20/16	WC CAD	0.00	
04/21/16	REDEMPTION PAYABLE	-204,945.15	
04/25/16	WC CAD	-153,738.00	
04/27/16	WC CAD	0.00	
04/28/16	REDEMPTION PAYABLE	-46,104.77	
05/02/16	WC CAD	-41,828.54	
05/04/16	WC CAD	0.00	

REDEMPTION PAYABLE 05/05/16	96,640.97			
WC CAD	5,711.33			
WC CAD	90,929.64			
REDEMPTION PAYABLE 05/09/16	0.00			
WC CAD	-90,929.64			
REDEMPTION PAYABLE 05/11/16	0.00			
WC CAD	-167,522.02			
REDEMPTION PAYABLE 05/12/16	167,522.02			
WC CAD	-164,942.84			
REDEMPTION PAYABLE 05/16/16	2,579.18			
WC CAD	0.00			
REDEMPTION PAYABLE 05/18/16	164,942.84			
WC CAD	-8,518.38			
REDEMPTION PAYABLE 05/19/16	8,518.38			
WC CAD	0.00			
REDEMPTION PAYABLE 05/24/16	0.00			
WC CAD	-34,509.56			
REDEMPTION PAYABLE 05/26/16	34,509.56			
WC CAD	-25,000.00			
REDEMPTION PAYABLE 05/30/16	9,509.56			
WC CAD	0.00			
REDEMPTION PAYABLE 06/01/16	25,000.00			
WC CAD	-5,711.33			
REDEMPTION PAYABLE 06/02/16	5,711.33			
WC CAD	0.00			
REDEMPTION PAYABLE 06/06/16	0.00			
WC CAD	-87,564.00			
REDEMPTION PAYABLE 06/09/16	2,579.18			
WC CAD	-84,984.82			
REDEMPTION PAYABLE 06/13/16	25,000.00			
WC CAD	-59,984.82			
REDEMPTION PAYABLE 06/14/16	59,984.82			
WC CAD	0.00			
REDEMPTION PAYABLE 06/15/16	0.00			
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GL ANALYSIS REPORT				
FROM 01/01/16 TO 11/30/16				
REQUESTED BY: APHILLIP ACCOUNT: Crystal Enlightened DATE:				
DESCRIPTION	DR AMOUNT	CR AMOUNT	NET CHANGE	BALANCE
REDEMPTION PAYABLE 06/16/16		23,619.53		-23,619.53
WC CAD	8,518.38			-15,101.15
WC CAD	15,101.15			0.00
REDEMPTION PAYABLE 06/20/16		45,800.00		-45,800.00
WC CAD		800.00		-45,000.00
WC CAD	45,000.00			0.00
REDEMPTION PAYABLE 06/22/16		25,587.56		-25,587.56
WC CAD		15,087.56		-10,500.00
WC CAD	10,500.00			0.00
REDEMPTION PAYABLE 06/23/16		28,969.18		-28,969.18
WC CAD	3,119.18			-25,850.00
WC CAD	25,850.00			0.00
REDEMPTION PAYABLE 06/27/16		6,359.14		-6,359.14
WC CAD	6,359.14			0.00
REDEMPTION PAYABLE 06/29/16		10.00		10.00
WC CAD	10.00			-70,611.23
REDEMPTION PAYABLE 07/04/16		70,621.23		-76,435.00
WC CAD				10.00
REDEMPTION PAYABLE 07/06/16				-108,114.82
WC CAD				-102,403.49
REDEMPTION PAYABLE 07/07/16				-1,990.00
WC CAD				
REDEMPTION PAYABLE 07/11/16				
WC CAD				
REDEMPTION PAYABLE 07/13/16				
WC CAD				
REDEMPTION PAYABLE 07/14/16				
WC CAD				
REDEMPTION PAYABLE 07/18/16				
WC CAD				
REDEMPTION PAYABLE 07/26/16				
WC CAD				
REDEMPTION PAYABLE 07/28/16				
WC CAD				
REDEMPTION PAYABLE 08/02/16				
WC CAD				
REDEMPTION PAYABLE 08/04/16				
WC CAD				
REDEMPTION PAYABLE 08/08/16				
WC CAD				
REDEMPTION PAYABLE 08/08/16				
WC CAD				

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

11/09/16	WC CAD	23,161.61	14,665.49	0.00
11/10/16	REDEMPTION PAYABLE		-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	
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	
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		-288,721.34	
11/30/16	WC CAD	286,521.34	-2,200.00	

PAGE : 27

GL ANALYSIS REPORT

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
01/28/16	GL A/C:2350 PAYABLE - DISTRIBUTIONS		294,942.00	1.47	
	DISTRIBUTION	294,599.61		-294,940.53	
	REINVESTED DISTRIBUTION			-340.92	
01/28/16	WC CAD	342.44		1.52	
02/01/16	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	
	re-class distribution		58.33	1.27	
06/02/16	DISTRIBUTION		495,082.00	-495,080.73	
06/29/16	REINVESTED DISTRIBUTION	112.38		-4,178.27	
06/29/16	NON-RESIDENT TAX ON DIST			-4,065.89	

06/29/16	re-class distribution	112.38	
07/04/16	WC CAD	4,179.43	-4,178.27
07/28/16	REINVESTED DISTRIBUTION	302,578.23	1.16
07/28/16	NON-RESIDENT TAX ON DIST	63.75	302,579.39
07/28/16	re-class distribution		302,643.14
07/28/16	DISTRIBUTION		302,579.39
WC CAD			-3,283.65
08/02/16	re-class distribution	2,828.73	-454.92
08/25/16	NON-RESIDENT TAX ON DIST	16.14	-471.06
08/25/16	REINVESTED DISTRIBUTION	78,083.71	-454.92
08/25/16	DISTRIBUTION		-1,116.53
WC CAD			-454.90
09/29/16	DISTRIBUTION	661.63	-126,951.67
09/29/16	re-class distribution		-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		-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		-925.56
WC CAD			-454.96
11/28/16	adjust reinvested distribution	470.60	-452.86
11/29/16	Sub-total	2.10	
04/28/16	GL A/C 2560 TAX WITHHELD ON DISTRIBUTION	2,298,990.26	2,299,444.59
05/02/16	NON-RESIDENT TAX ON DIST		-454.33
05/26/16	WC CAD	70.96	70.96
05/30/16	NON-RESIDENT TAX ON DIST	58.33	58.33
06/29/16	WC CAD		-58.33
07/04/16	NON-RESIDENT TAX ON DIST	63.75	0.00
07/28/16	WC CAD		0.00
08/02/16	NON-RESIDENT TAX ON DIST	112.38	-112.38
08/25/16	WC CAD		-63.75
08/29/16	NON-RESIDENT TAX ON DIST	16.14	-16.14
09/29/16	WC CAD		0.00
10/03/16	NON-RESIDENT TAX ON DIST	25.86	-25.86
10/28/16	WC CAD		0.00
10/31/16	NON-RESIDENT TAX ON DIST	44.44	-44.44
11/24/16	NON-RESIDENT TAX ON DIST	16.30	0.00

JAN-06-17 11:21 am		FROM: 01/01/16 TO 11/30/16		GL ANALYSIS REPORT			PAGE: 28
DATE	DESCRIPTION	DR AMOUNT	CR AMOUNT	408.16	NET CHANGE	BALANCE	
	WX CAD	16.30		0.00		0.00	
01/01/16	Sub-total	408.16		408.16		-28,932.05	
	GL A/C:2700 ACCRUED MANAGEMENT FEES						
01/04/16	Management Fees with GST		1,239.81			-30,191.86	
01/05/16	Management Fees with GST		3,719.13			-33,911.29	
01/05/16	Commercial mortgage		3,767.73			-37,679.02	
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				-38,349.59	
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	
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

Lily Ho
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 Marvester Road
Suite 400
Burlington ON L7N 3N8
Canada
Tel: 905 639 9900, Ext 3794
Fax: 905 630 4039
www.bdo.ca

Before you print think about the environment

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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


Lily Julia Ho
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

Lily Ho
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

Lily Ho
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			Other	Total	Code
	Prior	Current	Prior	Current		Transaction	Commissions				
Forex											
CAD	0.00	0.00	1.0000	1.0000	0.00	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	0.00	
Total					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	

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	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	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	0.00	0.00	

Cash Report

Base Currency Summary	Total		Month to Date		Year to Date	
	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
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
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 "Commission" 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.

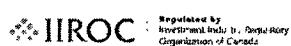
Legal Notes

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

Mark-to-Market Performance Summary

Symbol	Quantity		Price		Position	Transaction	Mark-to-Market P/L			Total	Code
	Prior	Current	Prior	Current			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	0.00	
USD	61,544.70	50,089.70	1.3382	1.3403	129.24	0.00	0.00	0.00	129.24	129.24	
Total					129.24	0.00	0.00	0.00	129.24	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
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.
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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.

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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.
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Regulated by
Investment Industry Regulatory
Organization of Canada



MEMBER



Reglementée par
Organisme canadien de réglementation
du commerce des valeurs mobilières



MEMBRC

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	Total			
Cash	319,003.02		304,922.79	0.00	304,922.79	-14,080.24		
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		
Time Weighted Rate of Return								-4.41%
Starting Value								319,020.38
Mark-to-Market								-14,080.24
Other FX Translations								0.03
Ending Value								304,940.17

Mark-to-Market Performance Summary

Symbol	Quantity		Price		Mark-to-Market P/L					Total	Code
	Prior	Current	Prior	Current	Position	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	0.00	
USD	50,875.78	40,290.78	1.3382	1.3403	106.84	0.00	0.00	0.00	106.84	106.84	
Total					106.84	0.00	0.00	0.00	106.84	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 Futures	Description	Mark-to-Market		MTD	Realized S/T	Realized L/T	
		MTD	YTD			YTD	MTD
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 Futures	Open	Quantity	Mult	Cost Price	Cost Basis	Close Price	Value	Unrealized P/L	Code
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
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
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

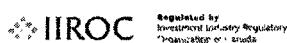
1. Call features for bonds or preferred stocks may affect the yield. For zero coupon, compound interest and multiplier securities, there are no periodic payments and securities may be callable below maturity value without notice to holder unless registered. For asset-backed securities, the actual yield 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.

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

Lily Ho
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			Change	Change in NAV	Total
	Total	Long	Short	Total	Change			
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 Translations	-0.01	
Interest Accruals	-9.09	0.00	-9.10	-9.10	-0.01	Ending Value	381,482.20	
Total	381,367.68	386,021.51	-4,539.31	381,482.20	114.52			
Time Weighted Rate of Return					0.03%			

Mark-to-Market Performance Summary

Symbol Stocks	Quantity		Price		Position	Transaction	Mark-to-Market P/L			Total	Code
	Prior	Current	Prior	Current			Commissions	Other			
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	0.00	347.50	
BKM	44,000	44,000	0.8600	0.8800	880.00	0.00	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	0.00	
FF	34,700	34,700	0.8300	0.8600	1,041.00	0.00	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	0.00	
IO	25,392	25,392	0.1500	0.1450	-126.96	0.00	0.00	0.00	0.00	-126.96	
LCO	8,000	8,000	0.5000	0.5100	80.00	0.00	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	0.00	-1,800.00	
MAD	347,735	347,735	0.1000	0.1000	0.00	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	0.00	336.40	
RCG	37,700	37,700	0.1950	0.1850	-377.00	0.00	0.00	0.00	0.00	-377.00	
RMX	208	208	1.8300	1.7600	-14.56	0.00	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	0.00	-1,145.00	
SLR	50,990	50,990	0.6000	0.6250	1,292.34	0.00	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	Total			
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	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	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	-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	-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	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	-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	-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	-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	-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	-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	-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	-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	-29,119.31	
RRI	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	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	-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	-528,119.94	
Equity and Index Options														
JNUG 19JAN18 2.7 P	0.00	0.00	0.00	0.00	0.00	4,516.35	0.00	0.00	0.00	4,516.35	0.00	4,516.35	4,516.35	
Total	0.00	0.00	0.00	0.00	0.00	4,516.35	0.00	0.00	0.00	4,516.35	0.00	4,516.35	4,516.35	
Forex														
AUD	0.00	0.00	0.00	0.00	0.00	0.00	-9.69	0.00	0.00	-9.69	0.00	-9.69	-9.69	
USD	0.00	0.00	0.00	0.00	0.00	115.28	0.00	0.00	0.00	115.28	0.00	115.28	115.28	
Total	0.00	0.00	0.00	0.00	0.00	115.28	-9.69	0.00	0.00	105.59	0.00	105.59	105.59	
Total (All Assets)	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	0.00	-523,498.00	-523,498.00	

Month & Year to Date Performance Summary

Symbol Stocks	Description	Mark-to-Market		Realized S/T		Realized L/T	
		MTD	YTD	MTD	YTD	MTD	YTD
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
Equity and Index Options			Type	Strike	Code
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
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
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 IROC 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 (IROC) 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.



Regulated by
Investment Industry Regulatory
Organization in Canada



CIPF
MEMBER



Reglementée par
Organisme canadien de réglementation
du commerce des valeurs mobilières



FCM
MEMBRE

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


Lily Julia Ho
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.

balances end of April 4th 2017

Account NO (7 Digits)	Acct Name	Last Bus Date							
		Last Bus Date Data Net Amount	Trade Amount	Settlement Date Net	Last Bus Date Market Value	Trade Date	Last Bus Date Market Value	Last Bus Date Trade Date Equity	Last Bus Date Value Date Equity
27Q003E	CRYSTAL WEALTH MEDIA STRATEGY	-157,099.12	-157,099.12	1,042,228.21	1,042,228.21		885,129.09		885,129.09
?/Q003F	CRYSTAL WFAITH MEDIA STRATGY	22.53	22.53	0.00	0.00		22.53		22.53
27Q050E	CRYSTAL WEALTH MORTGAGE STRATEGY	1,783,676.23	1,783,676.23	2,046,798.57	2,046,798.57		3,830,676.80		3,830,676.80
27Q070E	CRYSTAL ENLIGHTENED RESOURCE	82,714.68	82,714.68	1,238,296.19	1,238,296.19		1,321,010.87		1,321,010.87
27Q070F	CRYSTAL ENLIGHTENED RESOURCE	1,306.40	1,306.40	0.00	0.00		1,306.40		1,306.40
27Q080E	CRYSTAL WEALTH MEDICAL STRATEGY	45,143.30	45,143.30	1,545,357.06	1,545,357.06		1,590,500.36		1,590,500.36
?/Q080F	CRYSTAL WFAITH MEDICAL STRATEGY	8.87	8.87	0.00	0.00		8.87		8.87
27Q090E	CRYSTAL WEALTH ENLIGHTENED	83,919.97	83,919.97	3,118,194.88	3,118,194.88		3,202,114.85		3,202,114.85
27Q090F	CRYSTAL WEALTH ENLIGHTENED	-33.97	-33.97	800,000.00	800,000.00		799,966.03		799,966.03
27QA23E	ACM GROWTH FUND	-760,386.10	-610,366.10	11,829,505.65	11,687,005.65		11,069,119.55		11,076,619.55
27QA23F	ACM GROWTH FUND	-225,369.27	-225,369.27	353,600.57	353,600.57		128,231.30		128,231.30
27QA24E	ACM INCOME FUND	142,266.00	142,266.00	10,395,924.98	10,395,924.98		10,538,192.98		10,538,192.98
27QA24F	ACM INCOME FUND	2,180.48	2,180.48	0.00	0.00		2,180.48		2,180.48
27QB26E	CRYSTAL HIGH YIELD	254,387.52	254,387.52	1,373,706.49	1,373,706.49		1,628,094.01		1,628,094.01
27QC25E	CRYSTAL ENLIGHTENED BULLION FUND	264,263.96	264,263.96	0.00	0.00		264,263.96		264,263.96
27QC25F	CRYSTAL ENLIGHTENED BULLION FUND	-6,380.78	-6,380.78	0.00	0.00		-6,380.78		-6,380.78
27QD93A	ABSOLUTE SUSTAINABLE DIVIDEND	361,449.13	361,449.13	1,348,685.14	1,348,685.14		1,710,134.27		1,710,134.27
27QD93B	ABSOLUTE SUSTAINABLE DIVIDEND	133,511.67	133,511.67	3,470,118.60	3,470,118.60		3,603,630.27		3,603,630.27
27OD94A	ABSOLUTE SUSTAINABLE PROPERTY	189,179.68	189,179.68	0.00	0.00		189,179.68		189,179.68
27QF14E	CRYSTAL WEALTH ENLIGHTED	453,296.83	453,296.83	172,823.00	172,823.00		626,119.83		626,119.83
27QF14F	CRYSTAL WEALTH ENLIGHTED	48.60	48.60	5,750,000.00	5,750,000.00		5,750,048.60		5,750,048.60
27QG01E	CRYSTAL WEALTH INFRASTRUCTURE	1,725,876.43	1,725,876.43	0.00	0.00		1,725,878.43		1,725,878.43
27QG01F	CRYSTAL WEALTH INFRASTRUCTURE	0.96	0.96	0.00	0.00		0.96		0.96
27QH183C	CRYSTAL WEALTH CONSCIOUS CAPITAL	28,223.25	28,223.25	0.00	0.00		28,223.25		28,223.25
27Q000A	CRYSTAL WEALTH MANAGEMENT	-239.99	-239.99	0.00	0.00		-239.99		-239.99
27QCNAA	CRYSTAL WEALTH MANAGEMENT SYSTEM	-13.45	-13.45	0.00	0.00		-13.45		-13.45
27QTAAA	CRYSTAL WEALTH MANAGEMENT SYSTEM	39.14	39.14	-20,000.00	-20,000.00		-19,960.86		-19,960.86
27CAABC	CRYSTAL WEALTH MANAGEMENT SYSTEM	0.00	0.00	0.00	0.00		0.00		0.00
27QCNCA	CRYSTAL WEALTH MANAGEMENT SYSTEM	0.00	0.00	0.00	0.00		0.00		0.00

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

Lily Ho
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 REGISTRANTSCertification

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	<input checked="" type="checkbox"/>
Portfolio manager	<input checked="" type="checkbox"/>
Exempt market dealer	<input checked="" type="checkbox"/>
Restricted portfolio manager	<input type="checkbox"/>
Restricted dealer	<input type="checkbox"/>

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:

[Large empty box for comments]

Question 10 – Referral arrangements

Do 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
					%
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					%
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

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 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.

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

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_raq-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 bookExplain 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 fund	\$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 firmNames 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 belowDescribe 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 Margaritis Law	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-Category3/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 9 – Custodian Information

(A) Provide the following information with respect to the custodian(s) used by your portfolio management clients (e.g. managed account clients) to hold assets of their investment portfolios. Do not include the custodian information for the investment funds that you manage (this information is collected in the investment fund manager set of questions)

Not applicable – client assets are not held by a custodian (explain why in the comment box below, e.g. held in client name on issuer's books)

NOTE: The AUM in the table below represent the AUM of managed account clients that are not invested in our own pooled funds as that AUM is reflected in the IFM section and we didn't want to double count.

Full legal name of custodian	Amount of assets held with the custodian as at March 31, 2016 (in CAD dollars)	Is the custodian functionally independent from your firm?	Type of custodian	Country where custodian is domiciled	Did your firm direct or arrange the use of this custodian?
National Bank Correspondent Netwo	\$7,864,493.93	Yes	IIROC member	Canada	Yes
Total	\$7,864,493.93				

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

(B) Indicate how client securities and cash are held. Check all that apply.

- a) In a separate custodial account in the name of the client
- b) In an account in the name of your firm in trust for clients, describe how this is used in the comment box below
- c) Other, provide details in the comment box below

Describe use of the account if b) is selected

Describe other if c) is selected

Question 10 - Portfolio Managers

Indicate the number of advising representatives and associate advising representatives at your firm.

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

	Number
Advising representatives	4
Associate advising representatives	1
Total	5

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.

	<u>Number of dealing representatives resident in</u>
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.

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) Distributor of **prospectus-qualified products**

e) Distributor of **prospectus-exempt products**

f) Facilitating secondary market trading of prospectus-exempt products

g) Other – provide details below

	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/connected 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/connected 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 12 – Investment Products – Types of Issuers

If you sell/distribute/trade investment products, which type of issuer products do you sell/distribute/trade? Choose one of the following:

- a) Not applicable – do not sell/distribute/trade investment products
- b) Sell/distribute/trade products of related/connected issuers only (i.e. do not sell/distribute/trade products of third party issuers)
- c) Sell/distribute/trade products of third party issuers only (i.e. do not sell/distribute/trade products of related/connected issuers)
- d) Sell/distribute/trade products of both related/connected issuers and third party issuers

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: An issuer where the direct or indirect relationship between the issuer and your firm or an entity related to your firm (or registered individual/permited individual) would cause a reasonable investor to question the independence of your firm's/registered individuals' activities in connection with a distribution of that 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 13 – Investment Products – Top 10 Third Party Issuer Products

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

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

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

Product name of third party 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)
Magnitude CS Energy Inc.	\$1.00	\$1.00	s (e.g. promissory notes, bonds, de)	Alternative energy (e.g. solar, wind)

\$1.00

\$1.00

Other types of product – indicate the names and describe the nature of the investment products in comment box below

We have worked with this issuer to help them do capital structuring and seek bank or other institutional financing. No capital was raised in the last two years and no revenue earned by Crystal Wealth during that period.

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

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

- 2 -

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

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.

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

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 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

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

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.

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

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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 laddered 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.

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

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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.

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.

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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 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.

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:

- (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

Lily Ho
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.

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.

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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

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.

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;

- (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 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

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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.

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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.

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.

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.

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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

Lily Ho
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 **Payer**) for the balance (the **Receivable**)

Treatment Day Plus 60 – 180 Days

- The Payer 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.

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.

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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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.

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;

- (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 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.

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 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 (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.

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

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 MRFCs. 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

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.

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.

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:

- (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 purpose 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:

- (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

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.

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

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 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

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 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

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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 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 (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.

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 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 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

"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.

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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.

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.

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


Lily Julia Ho
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>](mailto:claytons@crystalwealth.com)
To: ["Scott Whale" <scottw@crystalwealth.com>](mailto:scottw@crystalwealth.com)
["Al Housego" <alh@crystalwealth.com>](mailto:alh@crystalwealth.com)
["Dale Wells" <dalew@crystalwealth.com>](mailto:dalew@crystalwealth.com)
["Jeffrey Mushaluk" <jeffreym@crystalwealth.com>](mailto:jeffreym@crystalwealth.com)
CC: ["Joanne Bentley" <joanneb@crystalwealth.com>](mailto: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
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[www.crystalwealth.com <http://www.crystalwealth.com/>](http://www.crystalwealth.com)

EMI.0001534/2

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

Juli Ho
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 EMI2381)

Account	First Name	Last Name	Fund	TXN Date	Units	Price	Gross Amt	Net Amt
6614001	PIERRE	166497 CANADA INC	Crystal Wealth Media strategy	09/09/2016	1745.0000	10.00000000	17,450.00	17,450.00
6623001		2640 3402 QUEBEC INC	Crystal Wealth Media strategy	09/09/2016	6870.0000	10.00000000	68,700.00	68,700.00
6597001		33088312 CANADA INC.	Crystal Wealth Media strategy	09/09/2016	31245.0000	10.00000000	312,450.00	312,450.00
6601001		3467023 CANADA INC	Crystal Wealth Media strategy	09/09/2016	48800.0000	10.00000000	488,000.00	488,000.00
6616001		4445881 CANADA INC	Crystal Wealth Media strategy	09/09/2016	13200.0000	10.00000000	132,000.00	132,000.00
6615001		9151-3556 QUEBEC INC	Crystal Wealth Media strategy	09/09/2016	9550.0000	10.00000000	95,500.00	95,500.00
6607001		9204-5319 QUEBEC INC	Crystal Wealth Media strategy	09/09/2016	1525.0000	10.00000000	15,250.00	15,250.00
6602001		9204-5343 QUEBEC INC	Crystal Wealth Media strategy	09/09/2016	3772.5000	10.00000000	37,725.00	37,725.00
6631001	PIERRE	BARBAGALLO	Crystal Wealth Media strategy	09/09/2016	1985.0000	10.00000000	19,850.00	19,850.00
6643001	FRANCOIS	BLAIN	Crystal Wealth Media strategy	09/09/2016	3500.0000	10.00000000	35,000.00	35,000.00
6642001	LINE	BRENNAN	Crystal Wealth Media strategy	09/09/2016	1826.0000	10.00000000	18,260.00	18,260.00
6611001	MICHEL	BRUELL	Crystal Wealth Media strategy	09/09/2016	2750.0000	10.00000000	27,500.00	27,500.00
6598001	ANGELA	CECHETTO	Crystal Wealth Media strategy	09/09/2016	3725.0000	10.00000000	37,250.00	37,250.00
6619001	ANGELA	CHARBONNEAU	Crystal Wealth Media strategy	09/09/2016	1747.0000	10.00000000	17,470.00	17,470.00
6654001	COLETTE	CLINIQUE DENTAIRE ET D'IMPLANTOLOGIE BAY	Crystal Wealth Media strategy	09/09/2016	1182.0000	10.00000000	11,820.00	11,820.00
6653001		CODERE	Crystal Wealth Media strategy	09/09/2016	5794.0000	10.00000000	57,940.00	57,940.00
6645001	JEAN	COURTEAU	Crystal Wealth Media strategy	09/09/2016	2880.0000	10.00000000	28,800.00	28,800.00
6633001	MANON	COUTURE	Crystal Wealth Media strategy	09/09/2016	1631.0000	10.00000000	16,310.00	16,310.00
6624001	GUY	DAMPHOUSE	Crystal Wealth Media strategy	09/09/2016	1781.0000	10.00000000	17,810.00	17,810.00
6648001	MICHEL	DAMPHOUSE	Crystal Wealth Media strategy	09/09/2016	3360.0000	10.00000000	33,600.00	33,600.00
6668001	MICHEL	DAMPHOUSE	Crystal Wealth Media strategy	09/09/2016	1035.0000	10.00000000	10,350.00	10,350.00
6657001		DANIEL ROUILIER INC	Crystal Wealth Media strategy	09/09/2016	1130.0000	10.00000000	11,300.00	11,300.00
6628001	PIERRE	DION	Crystal Wealth Media strategy	09/09/2016	1966.0000	10.00000000	19,660.00	19,660.00
6655001	GUY	DUBUC	Crystal Wealth Media strategy	09/09/2016	1004.0000	10.00000000	10,040.00	10,040.00
6665001	CYNTHIA	GERING	Crystal Wealth Media strategy	09/09/2016	1990.0000	10.00000000	19,900.00	19,900.00
6651001	DANIELLE	GEOFFRION	Crystal Wealth Media strategy	09/09/2016	977.0000	10.00000000	9,770.00	9,770.00
6599001		GESTION OLIVAR INC	Crystal Wealth Media strategy	09/09/2016	2585.0000	10.00000000	25,850.00	25,850.00
6650001	MONIQUE	GREGOIRE	Crystal Wealth Media strategy	09/09/2016	648.0000	10.00000000	6,480.00	6,480.00
6603001	MARC-ANDRÉ	GRIGNON	Crystal Wealth Media strategy	09/09/2016	3220.0000	10.00000000	32,200.00	32,200.00
6632001	MARC-ANDRÉ	GROUPE B/S (DPSF) INC	Crystal Wealth Media strategy	09/09/2016	2634.0000	10.00000000	26,340.00	26,340.00
6644001		HARPER	Crystal Wealth Media strategy	09/09/2016	1813.0000	10.00000000	18,130.00	18,130.00
6635001	MICHELLE	HICKS CRAIG	Crystal Wealth Media strategy	09/09/2016	1438.0000	10.00000000	14,380.00	14,380.00
66651001	SHIRLEY	JOLICOEUR	Crystal Wealth Media strategy	09/09/2016	1060.0000	10.00000000	10,600.00	10,600.00
6634001	GILLES	JULIMAT CAPITAL INC.	Crystal Wealth Media strategy	09/09/2016	1444.0000	10.00000000	14,440.00	14,440.00
6656001		KHARE	Crystal Wealth Media strategy	09/09/2016	5019.0000	10.00000000	50,190.00	50,190.00
6650001	ASHA	KIRBY	Crystal Wealth Media strategy	09/09/2016	2415.0000	10.00000000	24,150.00	24,150.00
66653001		LÉVESQUE	Crystal Wealth Media strategy	09/09/2016	2124.0000	10.00000000	21,240.00	21,240.00
66337001	PRAX LDE	LA BOITE A PROJETS INC	Crystal Wealth Media strategy	09/09/2016	1320.0000	10.00000000	13,200.00	13,200.00
6612001		LALANDE	Crystal Wealth Media strategy	09/09/2016	3070.0000	10.00000000	30,700.00	30,700.00
6620001		LAMOTHE	Crystal Wealth Media strategy	09/09/2016	2130.0000	10.00000000	21,300.00	21,300.00
66356001	CHANTAL	LE SIEUR	Crystal Wealth Media strategy	09/09/2016	2380.0000	10.00000000	23,800.00	23,800.00
66662001	IRIS	LECLERC	Crystal Wealth Media strategy	09/09/2016	1937.0000	10.00000000	19,370.00	19,370.00
6652001	CHRISTIANE	LECLERC	Crystal Wealth Media strategy	09/09/2016	2114.0000	10.00000000	21,140.00	21,140.00
6659001	MIREILLE	LEGALLUT	Crystal Wealth Media strategy	09/09/2016	1853.0000	10.00000000	18,530.00	18,530.00
6622001	ROBERT	MARCOTTE	Crystal Wealth Media strategy	09/09/2016	3444.0000	10.00000000	34,440.00	34,440.00
6661001	PHILIPPE	MENARD	Crystal Wealth Media strategy	09/09/2016	1215.0000	10.00000000	12,150.00	12,150.00
6641001	FRANCINE	MINOTTI	Crystal Wealth Media strategy	09/09/2016	2496.0000	10.00000000	24,960.00	24,960.00
6625001	ANNA		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 LMI 2381)

Account	First Name	Last Name	Broker Name	Fund	T/N Date	Units	Price	Gross Amt	Net Amt
6667001	MARCO	OITTONI	GMP SECURITIES L.P.	Crystal Wealth Media strategy	09/09/2016	1562.0000	10.00000000	15,620.00	15,620.00
6633001	MICHELLE	PARIF	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
66339001	SANDRA	PRILLO	GMP SECURITIES 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
66505001	MYLENE	RICHARD	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
66110001	GILLES	STE-CROIX	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	2755.0000	10.00000000	27,550.00	27,550.00
66338001	DANIELLE	SUPRENANT	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
6627001	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	VOYNNAUD	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	5171.0000	10.00000000	51,710.00	51,710.00
6650001	RICHARD	WOOD	GMP SECURITES L.P.	Crystal Wealth Media strategy	09/09/2016	10250.0000	10.00000000	102,500.00	102,500.00
64110001	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	NBNC INC	Crystal Wealth Media strategy	09/09/2016	9.8714	10.13024000	100.00	100.00
5312001	AGATHA	BIS	NBNC INC	Crystal Wealth Media strategy	09/09/2016	148.0715	10.13024000	1,500.00	1,500.00
5313001	AGATHA	BIS	NBNC INC	Crystal Wealth Media strategy	09/09/2016	49.3572	10.13024000	500.00	500.00
5314001	AGATHA	BIS	NBNC INC	Crystal Wealth Media strategy	09/09/2016	20.5652	10.13024000	208.33	208.33
3829001	BLAINE	FROATS	NBNC INC	Crystal Wealth Media strategy	09/09/2016	19742.8889	10.13024000	200,000.00	200,000.00
5006001	MARK	HANSON	NBNC INC	Crystal Wealth Media strategy	09/09/2016	39.4657	10.13024000	400.00	400.00
4952001	TAMERA	HANSON	NBNC INC	Crystal Wealth Media strategy	09/09/2016	39.4657	10.13024000	400.00	400.00
3810001	RICHARD	HEAL	NBNC INC	Crystal Wealth Media strategy	09/09/2016	9.8714	10.13024000	100.00	100.00
6523001	TIM	HOPKINS	NBNC INC	Crystal Wealth Media strategy	09/09/2016	5.7580	10.13024000	58.33	58.33
3494001	TAMI	LENSEY	NBNC INC	Crystal Wealth Media strategy	09/09/2016	19.7429	10.13024000	200.00	200.00
6582001	DOUG	MACKENZIE	NBNC INC	Crystal Wealth Media strategy	09/09/2016	4442.1455	10.13024000	45,000.00	45,000.00
5053001	LAUREL	MUSHALUK	NBNC INC	Crystal Wealth Media strategy	09/09/2016	4.9357	10.13024000	50.00	50.00
3503001	RYAN	NITCHIE	NBNC INC	Crystal Wealth Media strategy	09/09/2016	19.7429	10.13024000	200.00	200.00
5033001	TANNER	PETRIE	NBNC INC	Crystal Wealth Media strategy	09/09/2016	5.7580	10.13024000	200.00	200.00
3495001	KIMBERLY	POIRIER	NBNC INC	Crystal Wealth Media strategy	09/09/2016	182.3511	10.13024000	1,847.26	1,847.26
6557001	STEVEN	RATUZSNY	NBNC INC	Crystal Wealth Media strategy	09/09/2016	2.4679	10.13024000	25.00	25.00
6571001	STEVEN	SINNOTT	NBNC INC	Crystal Wealth Media strategy	09/09/2016	4.9357	10.13024000	50.00	50.00
53565001	CHRISTOPHER	WAINES	NBNC INC	Crystal Wealth Media strategy	09/09/2016	493.5717	10.13024000	5,000.00	5,000.00
6587001	RYAN	WEHNER	NBNC INC	Crystal Wealth Media strategy	09/09/2016	9.8714	10.13024000	100.00	100.00
5040001	KARYN	WIZNIAK	NBNC INC	Crystal Wealth Media strategy	09/09/2016	4.9357	10.13024000	50.00	50.00
4979001	JASON	WIZNIAK	NBNC INC	Crystal Wealth Media strategy	09/09/2016	7.4036	10.13024000	75.00	75.00
4980001	JODEY				09/09/2016			3,102,903.92	3,102,903.92
6703001	KIM	GALEA	NBNC INC	Crystal Wealth Media strategy	16/09/2016	1428.4757	10.15068000	14,500.00	14,500.00
6325001	MIKE	KARI	NBNC 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	NBNC INC	Crystal Wealth Media strategy	16/09/2016	591.0334	10.15068000	6,000.00	6,000.00
6557001	STEVEN	RATUZSNY	NBNC INC	Crystal Wealth Media strategy	16/09/2016	2.4629	10.15068000	25.00	25.00

Confidential Encrypted

Media Fund Purchases						
September 9 and 16, 2016						
(Prepared based on FML2381)						
Account	First Name 1	Last Name 1	Broker Name	Fund	TXN Date	Units
6659001	KELLY	SENIKE	GMP SECURITIES L.P.	Crystal Wealth Media strategy	16/09/2016	19703.1135
6698001	GARY	YEARWOOD	NBCN INC	Crystal Wealth Media strategy	16/09/2016	68.4585
					16/09/2016 Total	238,599.90
						238,599.90

Confidential Encrypted

This is Exhibit "98" referred to
in the Affidavit of Michael Ho
sworn before me, this
17th day of April , 2017

Lily Ho
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 EN/L2381)									
Account	First Name	Last Name	1	Broker	Broker Name	Fund	TXN Date	Units	Price
5254001		ACM GROWTH FUND		9822	NBCN INC	Crystal Wealth Media strategy	09/09/2016	-3862.2974	10.13024000
4850001	MICHAEL	BARKER		9822	NBCN INC	Crystal Wealth Media strategy	09/09/2016	-39.8845	10.13024000
4662001	DELORES	COUCH		9822	NBCN INC	Crystal Wealth Media strategy	09/09/2016	-17.0628	10.13024000
3338001		CRYSTAL WEALTH ENLIGHTENED		9822	NBCN INC	Crystal Wealth Media strategy	09/09/2016	-61.3134	10.13024000
5557001		CRYSTAL WEALTH RETIREMENT		9822	NBCN INC	Crystal Wealth Media strategy	09/09/2016	-763.5545	10.13024000
5407001		ESTATE OF STEPHEN HEAL		9822	NBCN INC	Crystal Wealth Media strategy	09/09/2016	-5972.4073	10.13024000
6444001	DIANE	FURLONG		9822	NBCN INC	Crystal Wealth Media strategy	09/09/2016	-34.5500	10.13024000
6450001	AGNES	GALEA		9822	NBCN INC	Crystal Wealth Media strategy	09/09/2016	-19.7429	10.13024000
5927001	HUGH	MCCURRACH		9822	NBCN INC	Crystal Wealth Media strategy	09/09/2016	-184.5958	10.13024000
5594001	DEWAYNE	MCFADDEN		9822	NBCN INC	Crystal Wealth Media strategy	09/09/2016	-39.4857	10.13024000
6454001	RICK	MCMARTIN		9822	NBCN INC	Crystal Wealth Media strategy	09/09/2016	-27.1464	10.13024000
4613001	LAVERNE	NEUFIELD		9822	NBCN INC	Crystal Wealth Media strategy	09/09/2016	-103.6501	10.13024000
5767001	PAMELA	TOMPSON		9822	NBCN INC	Crystal Wealth Media strategy	09/09/2016	-49.3572	10.13024000
5792001	ROBERT	TOMPSON		9822	NBCN INC	Crystal Wealth Media strategy	09/09/2016	-9.8714	10.13024000
						09/09/2016 Total		-244.411.81	
5254001		ACM GROWTH FUND		9822	NBCN INC	Crystal Wealth Media strategy	16/09/2016	-54204.3489	10.15068000
5697001	EISPETH	BOWERS		9822	NBCN INC	Crystal Wealth Media strategy	16/09/2016	-550.211.00	
6598001	CECHETTO	CECHETTO		7673	GMP SECURITIES L.P.	Crystal Wealth Media strategy	16/09/2016	-1.00.00	
3338001		CRYSTAL WEALTH ENLIGHTENED		9822	NBCN INC	Crystal Wealth Media strategy	16/09/2016	-99.7750	10.02230000
5557001		CRYSTAL WEALTH RETIREMENT		9822	NBCN INC	Crystal Wealth Media strategy	16/09/2016	-54349.4945	10.15068000
5055001	TERESA	DUCHARME		9822	NBCN INC	Crystal Wealth Media strategy	16/09/2016	-114940.5754	10.15068000
5055001	TERESA	DUCHARME		9822	NBCN INC	Crystal Wealth Media strategy	16/09/2016	-9.8.5156	10.15068000
6282001	MIKE	KARI		9822	NBCN INC	Crystal Wealth Media strategy	16/09/2016	-492.5778	10.15068000
6487001	CHARLES	QUESNEL		9822	NBCN INC	Crystal Wealth Media strategy	16/09/2016	-123.1.4446	10.15068000
5794001	GARY	SMITH		9822	NBCN INC	Crystal Wealth Media strategy	16/09/2016	-147.7734	10.15068000
						16/09/2016 Total		-14.5320	10.15068000
								-2.401.774.54	-2.401.774.54

This is Exhibit "99" referred to
in the Affidavit of Michael Ho
sworn before me, this
17th day of April , 2017


Lily Julia Ho
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.



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

CRYSTAL WEALTH MEDIA STRATEGY
A MUTUAL FUND TRUST
3385 HARVESTER RD SUITE 200
BURLINGTON ON L7N 3N2

Portfolio statement

Statement for the Period:
September 1 to September 30, 2016

Your Investment Advisor:
CRYSTAL WEALTH
3385 HARVESTER ROAD
SUITE 200
BURLINGTON, ON L7N 3N2

PORTFOLIO SUMMARY

Account type	Account number	Last period: August 31, 2016	This period: September 30, 2016		
		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

SPECTRUM CANADA INVESTMENT FUND

CASH SUMMARY

Opening Cash on Deposit		63,731.83
Trading Activity	Deductions From Account	Additions to Account
Money Deposited	961,030.00	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	
						961,030.00
Money Deposited						
Sep 30	Wire Funds	020870295/SPECTRUM CANADA				1,634,694.14



**NATIONAL
BANK**
**CORRESPONDENT
NETWORK**

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

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 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**

⁽⁶⁾ Market value information has been used to estimate part or all of the average unit cost of this security position.

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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**Statement for the Period:
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 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	Thousands 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
Toronto ON M5H 3S8

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*Lawyers for the Applicant,
Ontario Securities Commission*

ANTHONY WHITEHOUSE et al.
Plaintiffs

-and-

BDO CANADA LLP
Defendant

Court File No. CV-17-579357-00CP

**ONTARIO
SUPERIOR COURT OF JUSTICE**

PROCEEDING COMMENCED AT
TORONTO

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

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