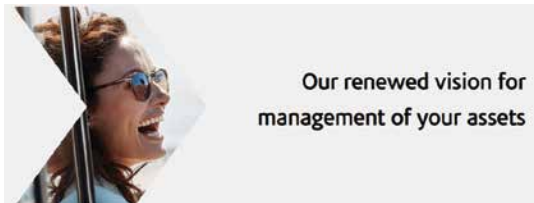


Diversifying our investment solutions and offering responsible investment options



UNI and Aviso Wealth: A winning partnership!

In 2019, UNI extended its partnership with Credential Asset Management Inc., a major Canadian player in asset management. A seasoned partner offering enhanced support in response to clients' diversified needs, Credential Asset Management Inc. is a wholly owned subsidiary of Aviso Wealth, a national provider of wealth management services with which we have been doing business for many years.

This partnership is in keeping with our strategic vision for developing our wealth management activities, thereby assuring our client members access to an even more comprehensive range of services and investment solutions.



Simplifying finances

At UNI, our goal is to simplify finances for our client members by guiding them in day-to-day management, financing their projects, saving for the future and protecting their assets.



Aviso Wealth: Works with more than 300 caisses populaires/credit unions and financial cooperatives across Canada and has over \$65 billion in assets under management and administration.

NEI: Helps its investors, its partners and society make a positive difference through responsible investing including Canada's most diversified line-up of RI solutions.

Qtrade: Designed for independent investors, Qtrade Investor¹ helps people diversify their strategies by buying and selling investments online.

Credential: A subsidiary of Aviso Wealth, a national, integrated financial services company serving the wealth management needs of virtually all Canada's credit unions as well as a range of independent financial organizations.

Under this initiative, effective September 9, 2019, all mutual fund accounts held by our client members were managed by Credential Asset Management Inc. as Acadia Financial Services ceased its activities.

¹ Online brokerage services are offered through Qtrade Investor, a division of Credential Qtrade Securities Inc., member of the Canadian Investor Protection Fund. Mutual funds are offered through Credential Asset Management Inc.