

**Did You, Directly or Indirectly, Trade in the Foreign Exchange Market Between
January 1, 2003 and December 31, 2013?**

Settlements have been reached with a group of defendants in a Canadian class action relating to an alleged conspiracy among defendants to manipulate the prices of currency purchased in the Foreign Exchange ("FX") or the foreign currency market (the "FX Market"). The settlements are a compromise of disputed claims and the settling defendants do not admit, and expressly deny, any wrongdoing or liability. Approximately 80 million dollars in settlement proceeds is being distributed to class members at this time. If you directly or indirectly entered into an instrument traded in the foreign exchange market between January 1, 2003 and December 31, 2013, or if you held investments in certain eligible funds that entered into a foreign exchange investment during that time, you may be entitled to claim money from the settlement proceeds. For information about the lawsuit, which funds are eligible, and how to make a claim, go to: www.canadianfxnationalclassaction.ca. The deadline to make a claim is January 15, 2020.