

Form 45-509F3

Risk Acknowledgement Form for Community Economic Development Corporations and Cooperatives

Risk Acknowledgement

- I acknowledge that this is a risky investment.
- I am investing entirely at my own risk.
- The Financial and Consumer Services Commission (the Commission) has not evaluated or endorsed the merits of these securities or the disclosure in the offering document.
- The person selling me these securities is not registered with the Commission and has no duty to tell me whether this investment is suitable for me.
- I will not be able to sell these securities except in very limited circumstances. I may never be able to sell these securities.
- The securities are redeemable, but I may only be able to redeem them in limited circumstances. *[Instruction: Delete if securities are not redeemable]*
- If I sell or redeem these securities before holding them for 4 years, I may lose some or all of my small business investor tax credit.
- I could lose all the money I invest.

I am investing \$ _____ in total.

I acknowledge that this is a risky investment and that I could lose all the money I invest.

Date

Signature of Purchaser

Print name of Purchaser

The purchaser must sign 2 copies of this form. The purchaser and the CEDC must each receive a signed copy.

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You have 2 business days to cancel your purchase *[Instruction: The CEDC must complete this section before giving the form to the purchaser.]*

To do so, send a notice to [name of the CEDC] stating that you want to cancel your purchase. You must send the notice before midnight on the 2nd business day after you sign the agreement to purchase the securities. You can send the notice by fax or email or deliver it in person to [name of the CEDC] at its business address. Keep a copy of the notice for your records.

CEDC Name and Address:

Fax:

E-mail:

You are buying exempt market securities

They are called exempt market securities because two parts of securities law do not apply to them. If the CEDC wants to sell exempt market securities to you:

- the CEDC does not have to give you a prospectus (a document that describes the investment in detail and gives you some legal protections), and
- the securities do not have to be sold by a person registered with the Commission.

You will receive an offering document

Read the offering document carefully because it has important information about the CEDC and its securities. Keep the offering document because you have rights based on it. Talk to a lawyer for details about these rights.

You will not receive advice

You will not get professional advice about whether the investment is suitable for you. But you can still seek that advice from a registered adviser or registered dealer.