

Toronto Financial Centre and FinTech Ecosystem



Toronto Finance International



Where Opportunity Begins

WHAT IS TFI?

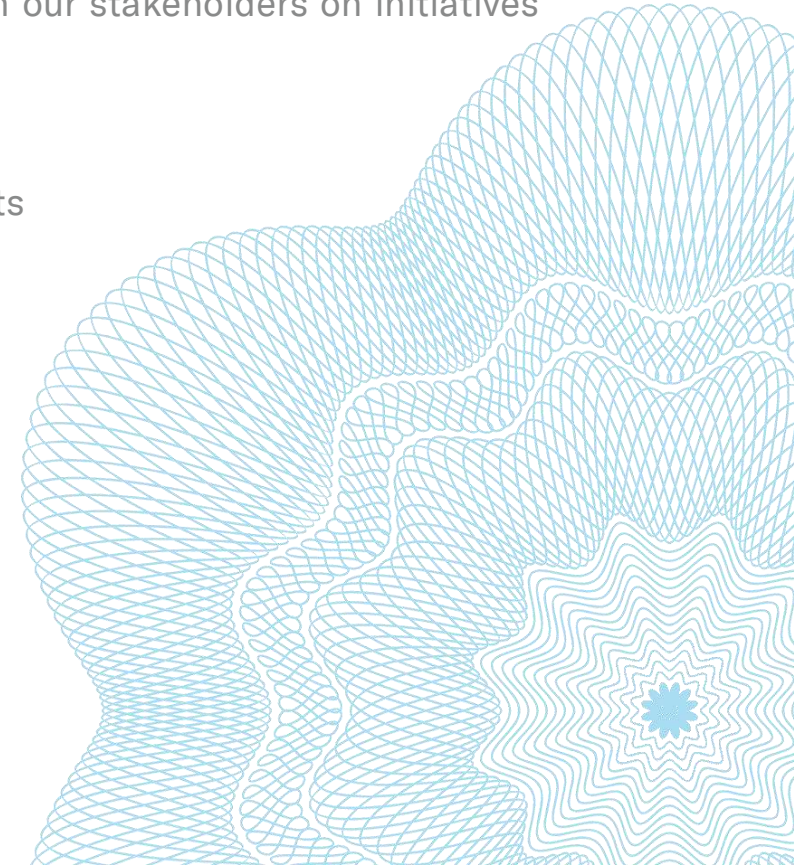
Toronto Finance International is a public-private partnership between Canada's largest financial services institutions and Canada's three levels of government. Our organization is the lead voice for the international promotion of the Toronto Financial Centre and the global prominence of our financial services sector. TFI also acts as a hub for Toronto's financial sector and works with our stakeholders on initiatives which drive the growth and competitiveness of the industry.

OUR MISSION

To promote and develop Toronto's financial services sector and establish its prominence as a leading global financial centre.

WHY US?

Be a part of the Toronto region's thriving financial services community, and contribute to the growth of the ecosystem.



Leadership Council

TFI is guided by the Financial Services Leadership Council, which is comprised of:

Charles Brindamour	CEO, Intact Financial Corporation
Dean Connor	President & CEO, Sun Life Financial
Victor Dodig	President & CEO, CIBC
Lou Eccleston	CEO, TMX Group
Hon. Doug Ford	Premier of Ontario
Blake Goldring	Chairman, AGF Management
Roy Gori	President & CEO, Manulife Financial
Colm Holmes	President & CEO, Aviva
Michael Latimer	President & CEO, OMERS
Mark Machin	President & CEO, CPP Investment Board
Bharat Masrani	President & CEO, TD Bank Group
David McKay	President & CEO, RBC
Ron Mock	President & CEO, Ontario Teachers Pension Plan
Hon. Bill Morneau	Minister of Finance - Canada
R. Jeffrey Orr	President & CEO, Power Financial Corporation
Hon. Rod Phillips	Minister of Finance - Ontario
Brian Porter	President & CEO, Scotiabank
Jennifer Reynolds	President & CEO, TFI
John Tory	Mayor, City of Toronto
Darryl White	President & CEO, BMO Financial Group



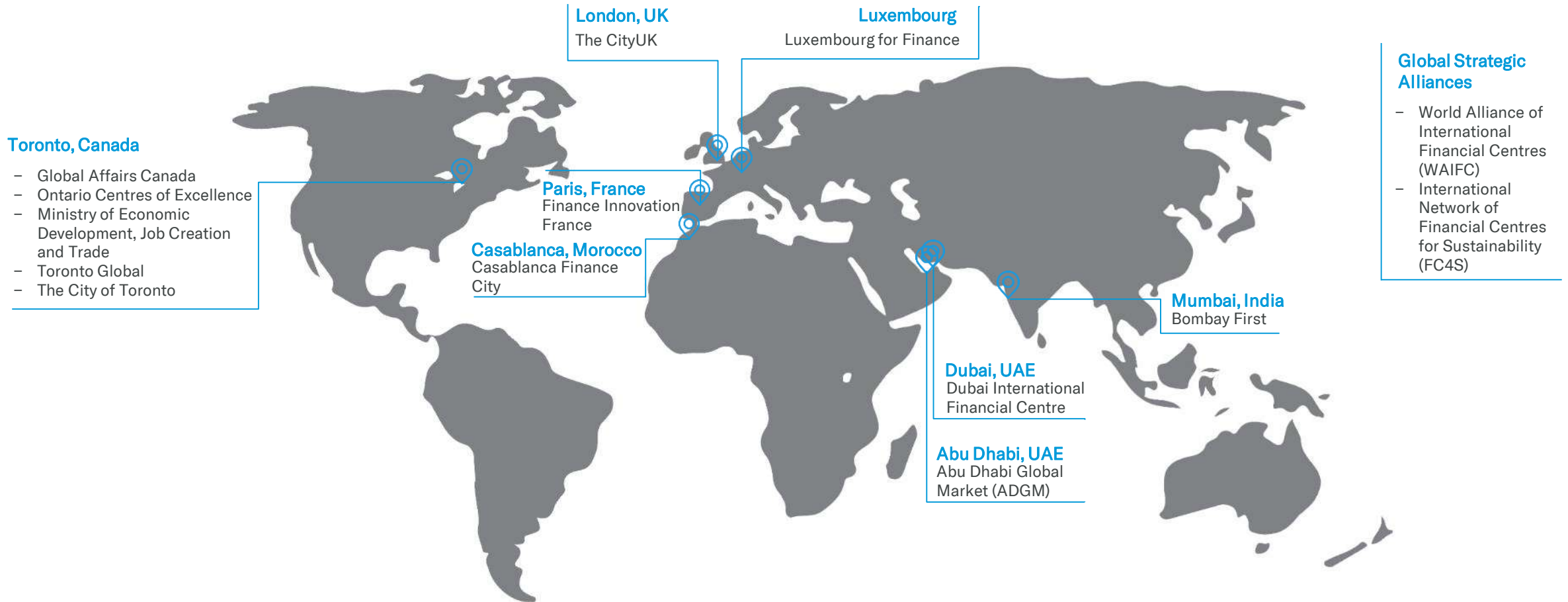
Toronto Finance International



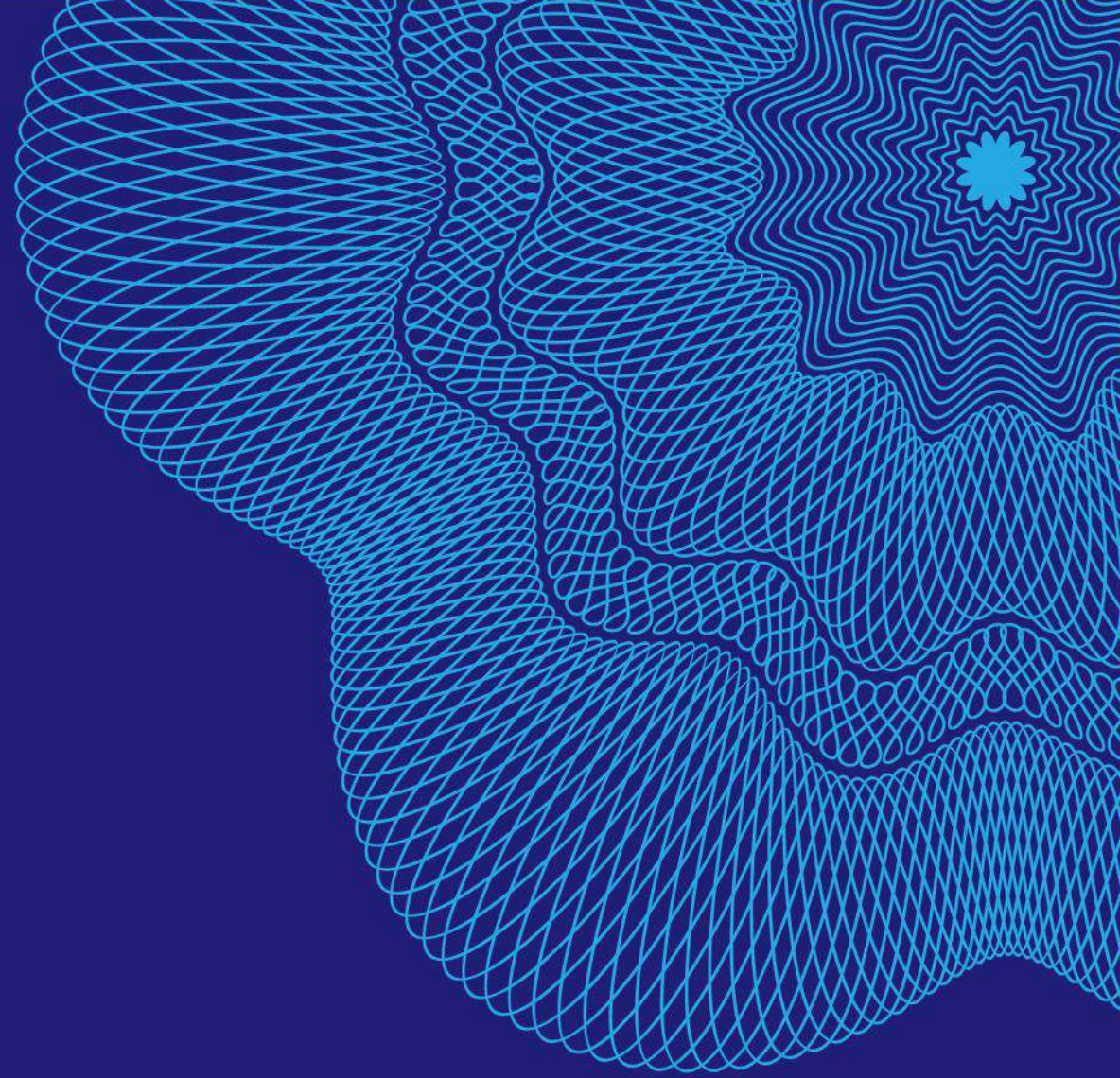
Bringing Together the Financial Services Ecosystem



Global Partnerships



Toronto - A Global Financial Centre



tfi

**“Canada ranks the soundest banking system
in the G7 for the 13th year.”**

World Economic Forum 2019



Global Financial Centre

TORONTO FINANCIAL CENTRE IS HOME TO:

- 5** Canada's largest banks are among the world's largest 40 banks; three are in the top 25
- 3** of top 15 life insurance firms globally account for the majority of
- \$2 trillion** in assets held by Canadian insurance companies
- 3** of the largest 60 pension funds in the world; Canada is ranked 3rd for global pension assets
- Toronto Stock Exchange (TSX)**
- #1** for largest number of listings globally in clean-tech, oil & gas, mining, and new international listings
- 2nd** in North America by # of listed companies



- #1** Most attractive center for FinTech in North America
- #1** Most stable banking system in the G7
- 3rd** Ranked Technology Cluster in North America
- 4th** Largest city in North America

ACCESS TO SUBSTANTIAL CONSUMER BASE AND OTHER BUSINESS HUBS

- 6.4m** Regional population
- 135m** PEOPLE WITHIN A 500-MILE RADIUS
- Toronto Pearson International Airport**: 1,100 FLIGHTS PER DAY TO 180 DESTINATIONS WORLDWIDE
- Billy Bishop Toronto City Airport**: 40+ DAILY FLIGHTS TO NYC WITH FLIGHTS TO 20 MAJOR BUSINESS CENTRES across North America
- 15 MINUTES from Toronto's downtown Financial district

WORLD-CLASS TALENT POOL

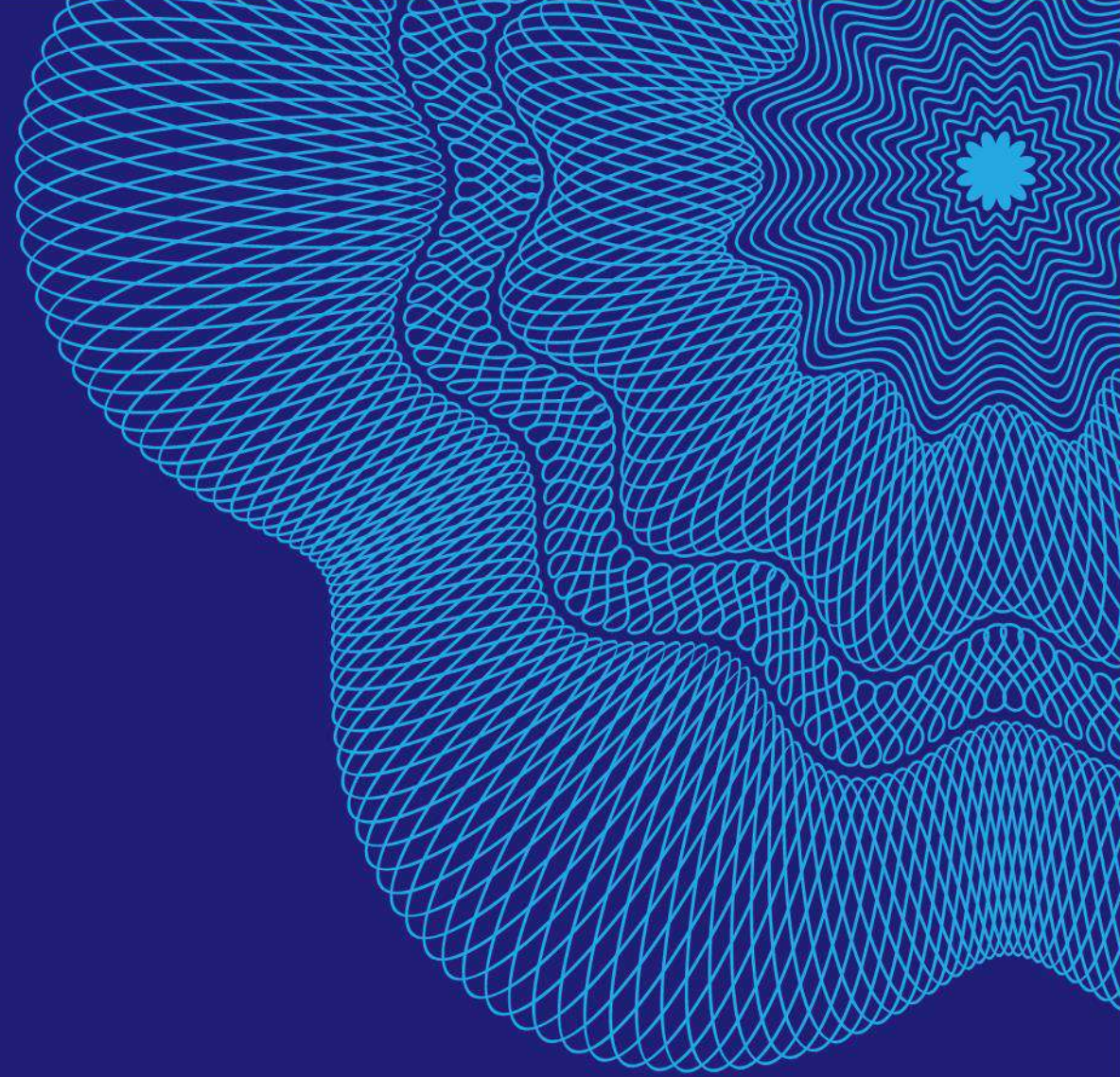
- Toronto is the fastest growing technology market in North America: 80,000+ new technology jobs (+54%) between 2013 - 2018
- Top 5 Producer of STEM graduates in North America
- % of employment in the financial sector larger than London & NYC
- >25% growth in employment**
- ALL MAJOR US FINANCIAL CENTRES 2012-2017

CANADA'S FINANCIAL SECTOR – A DRIVER OF JOBS AND CANADIAN GDP

EMPLOYMENT	GDP	TRADE
<ul style="list-style-type: none"> >830,000 JOBS NATIONALLY 275,000 DIRECT TORONTO JOBS >400,000 DIRECT & INDIRECT EMPLOYMENT HAS RISEN by almost 12% over last decade in Canada 	<ul style="list-style-type: none"> 7% CANADIAN GDP 14% TORONTO GDP CANADA RANKS 3rd GLOBALLY FOR VENTURE CAPITAL INVESTMENT RELATIVE TO GDP and 4th globally in terms of private equity investments relative to GDP 	<ul style="list-style-type: none"> FINANCIAL SERVICES SECTOR vs OTHER HALF OF CANADA'S OUTWARD FDI is from financial services sector EXPORTS OF FINANCIAL SERVICES HAVE MORE THAN DOUBLED IN THE LAST DECADE. Financial services are Canada's largest and fastest-growing source of services exports

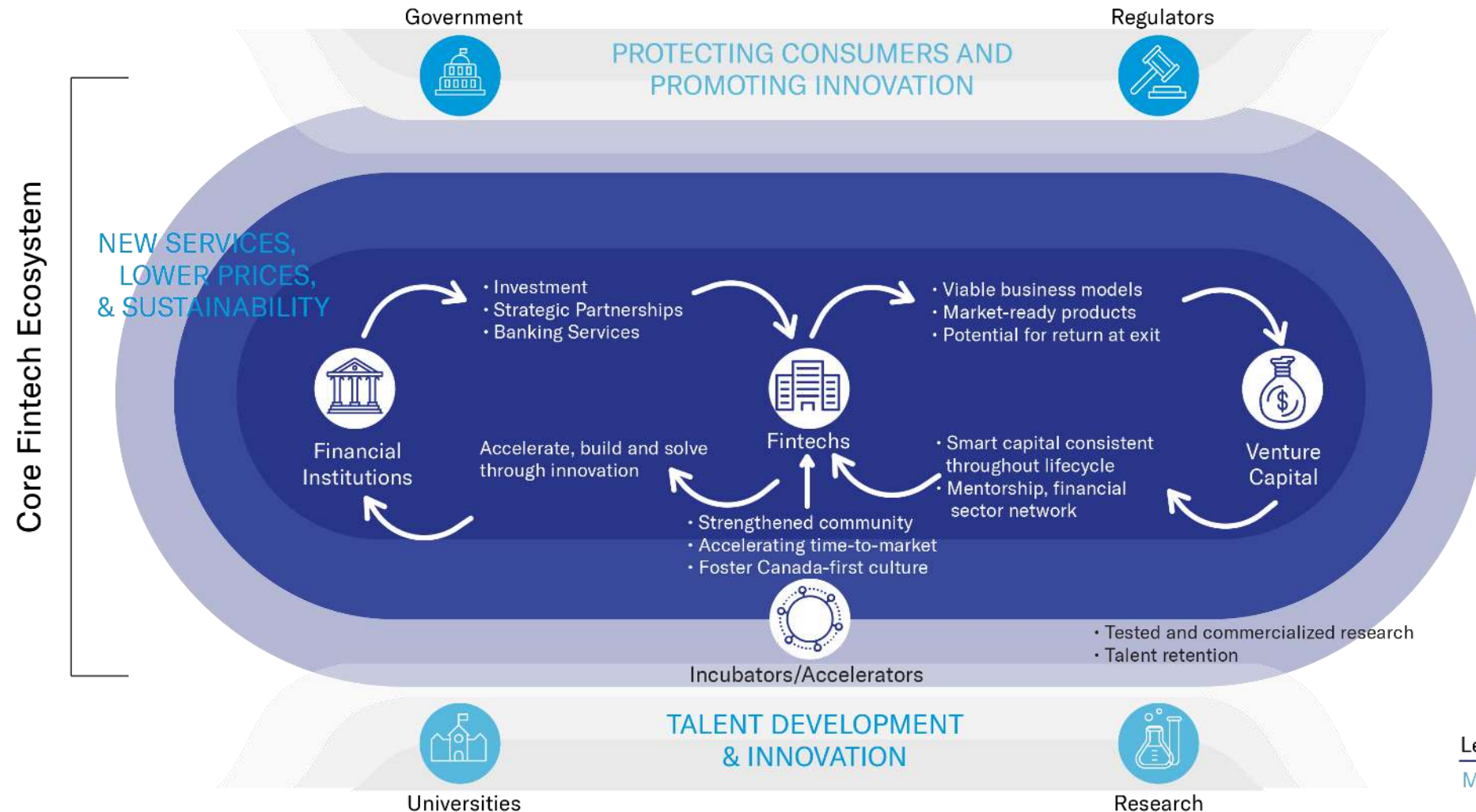
Source: Toronto Finance International October 2019

Toronto Region – A Rising Global FinTech Hub



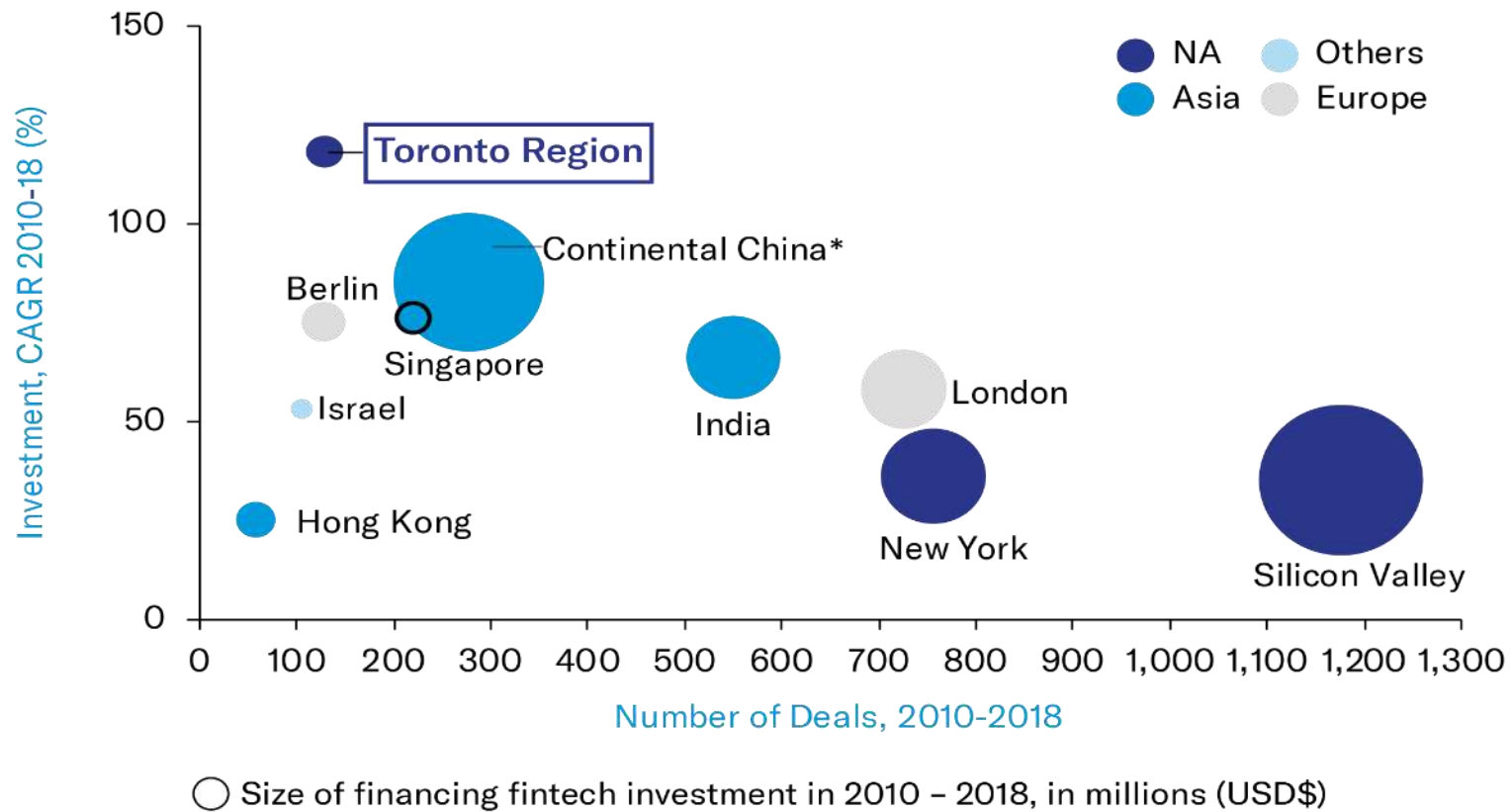
Toronto's Vibrant FinTech Ecosystem

Toronto is North America's 2nd largest financial centre and 3rd ranked technology cluster



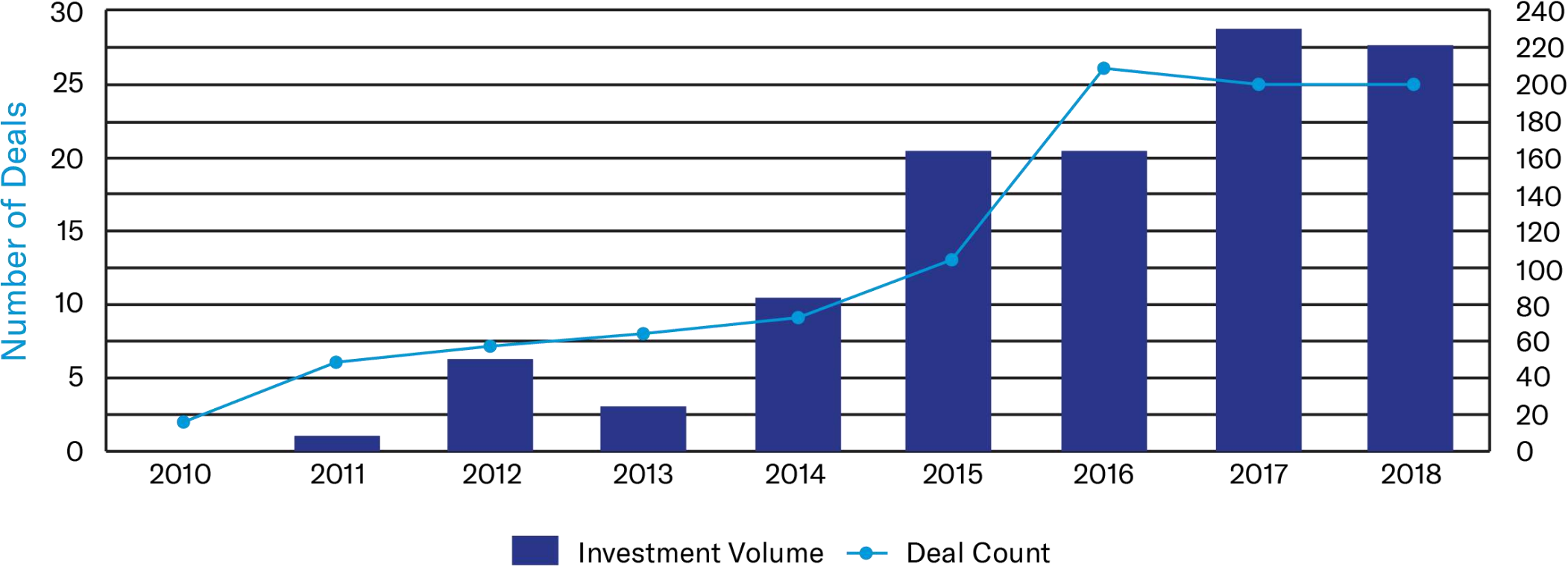
Fastest Growing FinTech Hub

FinTech hubs equity financing activity, cumulative millions (\$), 2010 - 2018



Robust Growth in Funding

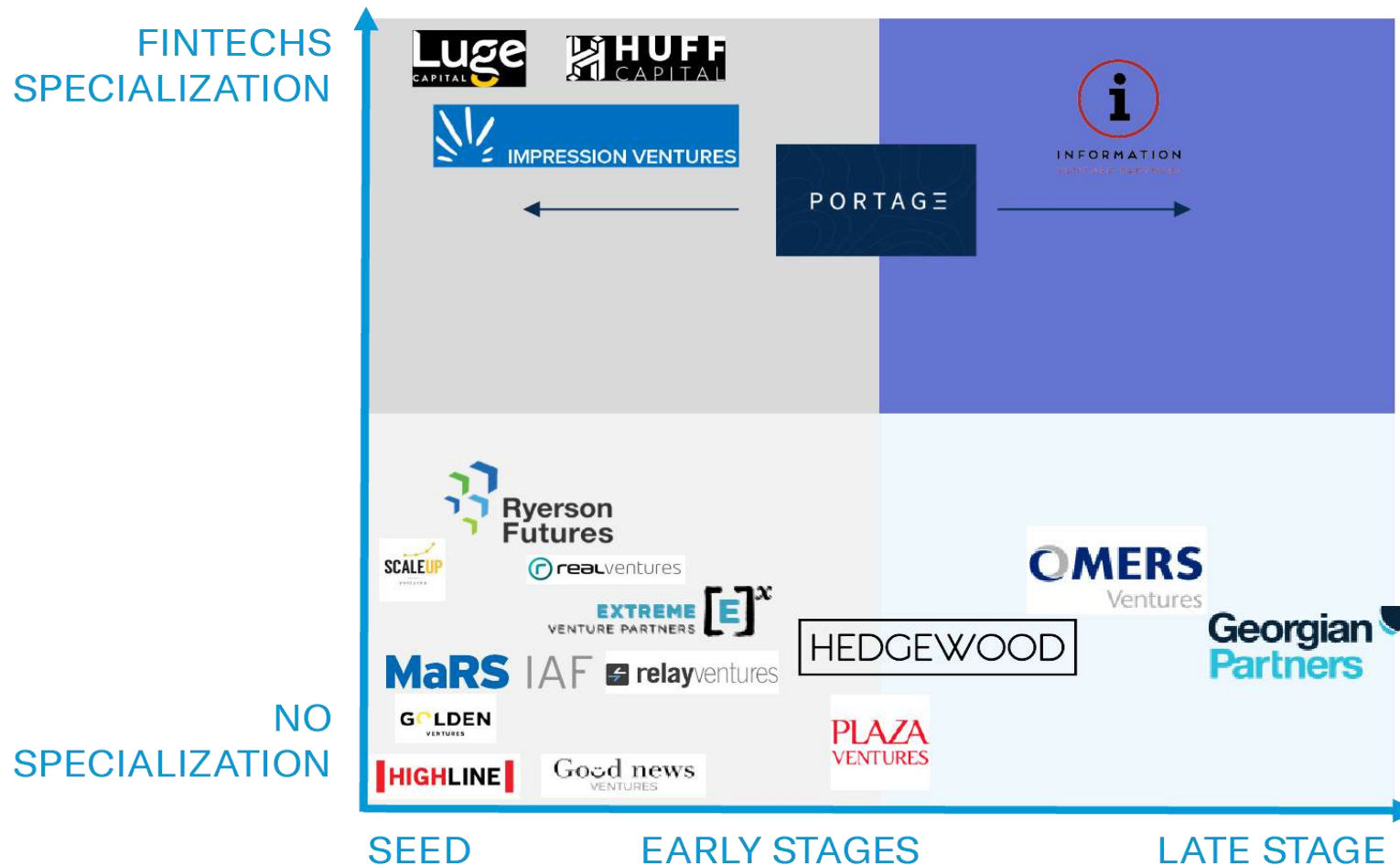
Pre-IPO equity investment in the Toronto region FinTech start-ups



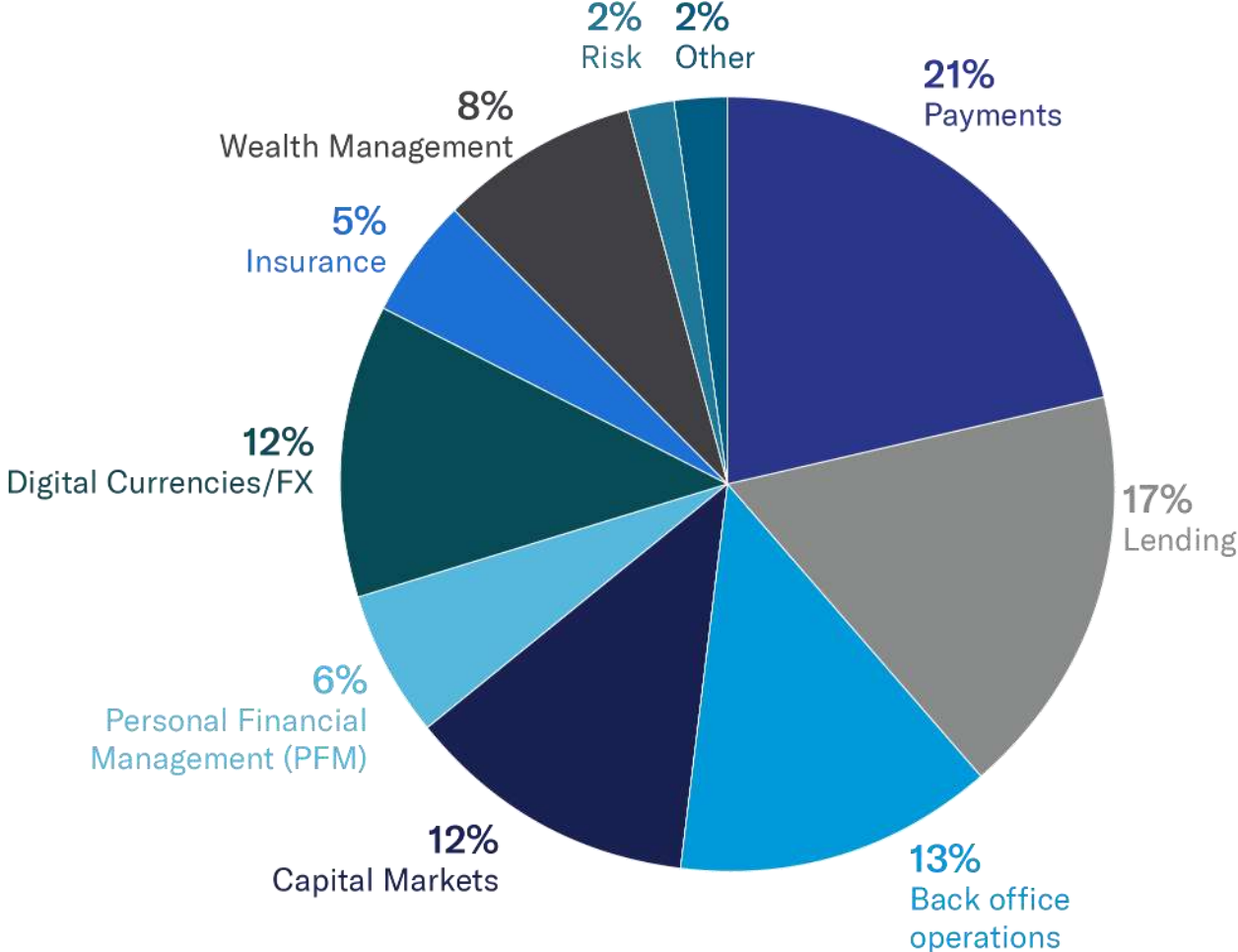
Source: Seizing the Opportunity: Building the Toronto Region into a Global Fintech Leader – Update 2019. Toronto Finance International, Accenture, McMillan LLP. 2019.

FinTech Focused VC firms

Toronto region-based venture capital firms investing in FinTech start-ups



Distribution of FinTech Start-Ups



Source: Seizing the Opportunity: Building the Toronto Region into a Global Fintech Leader – Update 2019. Toronto Finance International, Accenture, McMillan LLP. 2019.

Strong Partnerships Supporting FinTech



Examples of partnerships between financial institutions with incubators or accelerators



TD LABS

TD Lab has pioneered a corporate model to develop ideas centered on solving for key customer problems using digital and emerging technologies.



THE NEXT BIG IDEA IN FINTECH

A partnership to identify those innovative minds that will create these new technologies, and then provide support to their start-up enterprises.



CIBC LIVE LABS

Through its partnership with the Mars Discovery Districts, CIBC Live Labs works with emerging talent in the technology field to help drive innovative ideas.



CORPORATE ACCELERATOR

RBC partnered with Highline Beta to create RBC Reach, a corporate accelerator program, focused on post-seed to pre-Series A startups addressing challenges faced by RBC's business clients.



INSURTECH ACCELERATOR

Aviva Canada and the DMZ at Ryerson University have launched an accelerator program for Canadian startups that require rapid development.



DISRUPTIVE TECHNOLOGY VENTURES

Scotiabank supports the Creative Destruction Lab through the creation of design thinking and Artificial Intelligence related research and events.

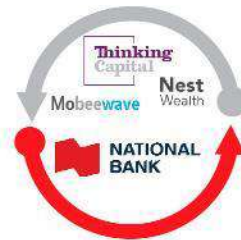


More Partnerships...

Examples of Canadian start-ups and financial institutions collaborations



RBC has partnered with Wave and Espresso to help clients with their Accounting and Banking needs



National Bank's partnership with Thinking Capital has enabled them to make it faster and easier to give capital to Small Businesses



Scotiabank's partnership with DeepLearn.ng and Lendesk supports clients with the way they get loans and pay their credit cards



Master Card and DreamPayments partnership helps digitize insurance payments for its customers



TD's partnership with Flybits has provided an improved personal web banking experience to clients



BMO has partnered with Finn AI to develop a chat bot for its clients



Desjardins partnered with Hardbacon to expand its online brokerage capabilities to its clients



Pungle integrated with Visa direct to allow real time disbursements of business payments

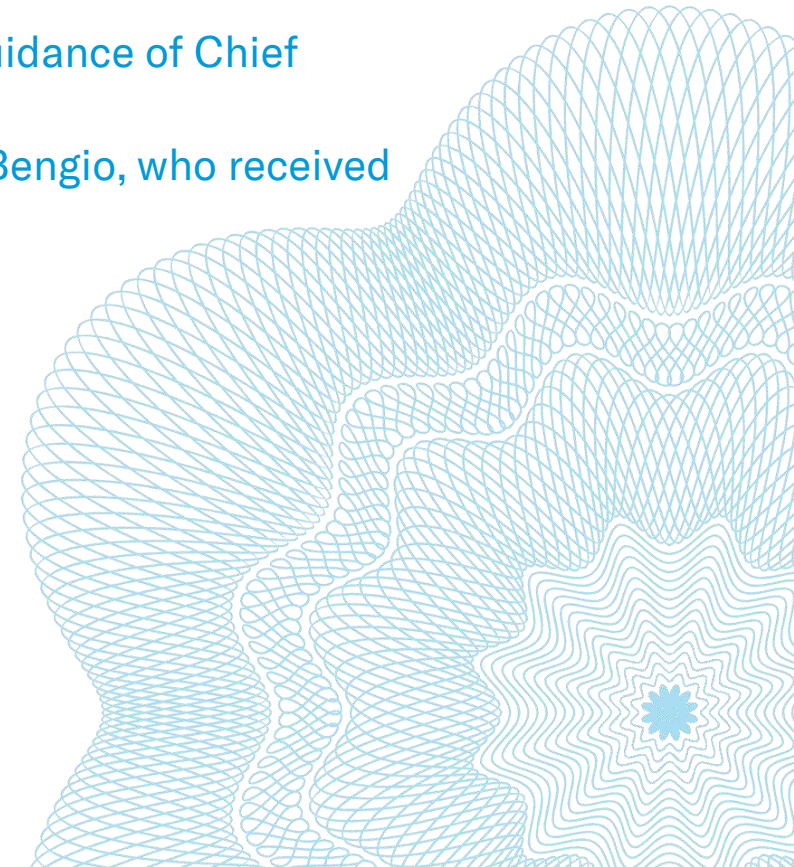
Technology Trends

Canada - A Leader in Technology Trends



Artificial Intelligence

- Toronto has highest concentration of AI start-ups in the world
- Canada is home to world class AI institutes led by two of the world's leading experts in artificial intelligence and pioneers in deep learning
 - o Toronto is home to the global leader Vector Institute which is under the guidance of Chief Scientific Advisor, Geoffrey Hinton, the "Godfather of AI"
 - o Montreal is home to Mila, under Founder and Scientific Director, Yoshua Bengio, who received the 2019 "Noble Prize of Computing" jointly with Geoffrey Hinton
- In 2017, the Canadian government committed \$125 million through the pan-Canadian AI strategy to support Canada's AI leadership
 - o The pan-Canadian strategy is for Toronto-Waterloo, Edmonton, and Montreal



Canada - A Leader in Technology Trends Cont'd

Quantum

- Globally recognized institutes such as:
 - Institute for Quantum Computing
 - Perimeter Institute for Theoretical Physics
 - Quantum NanoFab Facility
- World's first quantum machine learning start-up program at Creative Destruction Lab

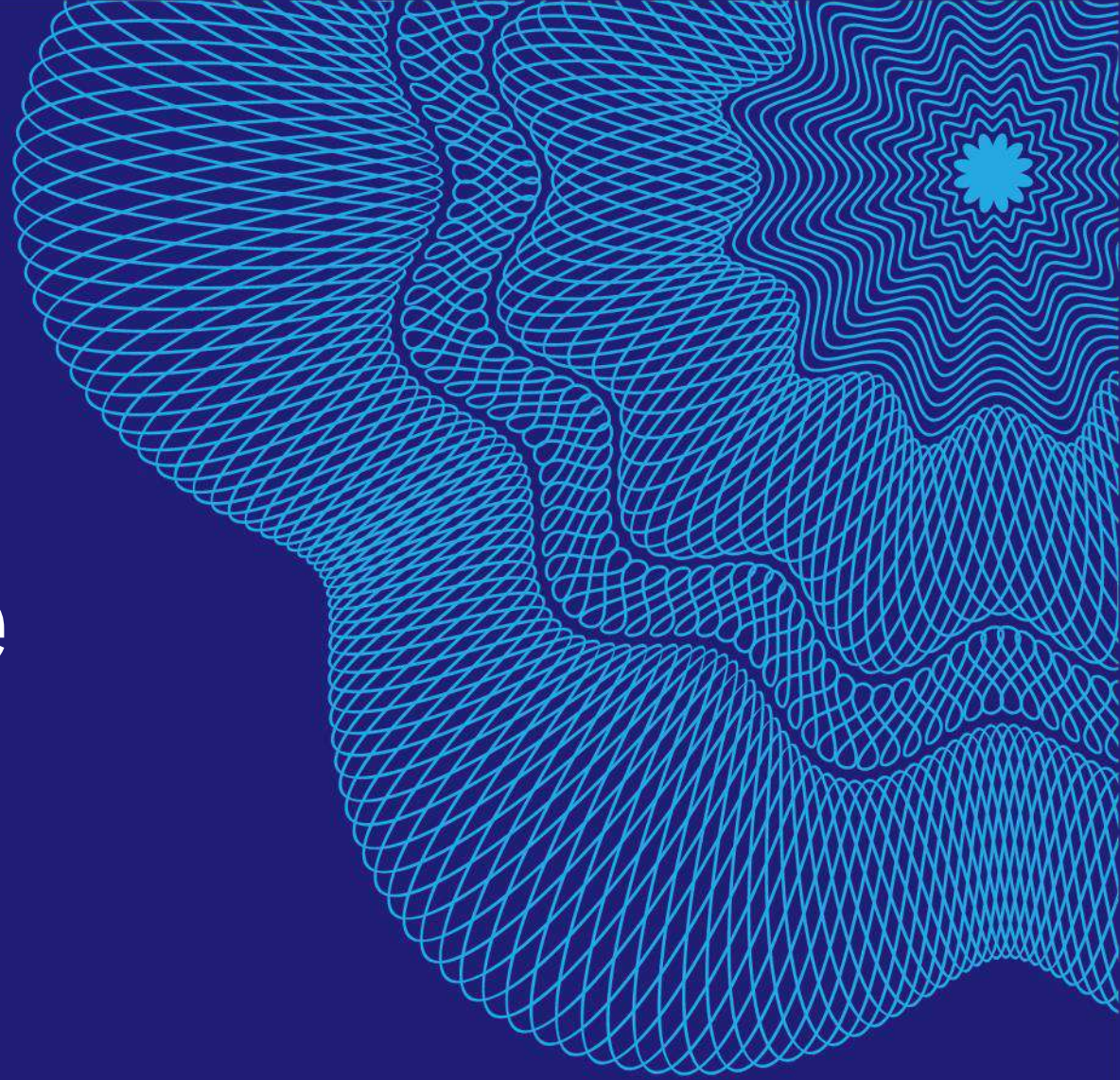
Blockchain

- Toronto is also home to Canada's leading blockchain thinktank, the Blockchain Research Institute
- Half of Canadian Distributed Ledger Technology (DLT) start-ups are already headquartered in Toronto

Cybersecurity

- Canada is the 4th most active country in the world for cybersecurity deals
- The Government of Canada unveiled a National Cyber Security Strategy in mid-2018 to focus on the battle against cybercrimes

Canada - A Global Talent Powerhouse



Canada's Talent Pool

An educated, highly skilled and diverse workforce sets Toronto apart from its global peers

- Canada has >830,000 jobs nationally in the financial services sector
- With net migration of tens of thousands of people to the Greater Toronto Area each year, Toronto's workforce is constantly replenished with highly-trained individuals¹
 - o 2019 – 2021 Canadian Immigration levels (plan projected targets):
 - 2019: 330,800
 - 2020: 341,000
 - 2021: 350,000
- Ontario produces over >40,000 STEM graduates annually (ranking in the top 5 in North

Recent AI Investments in Toronto



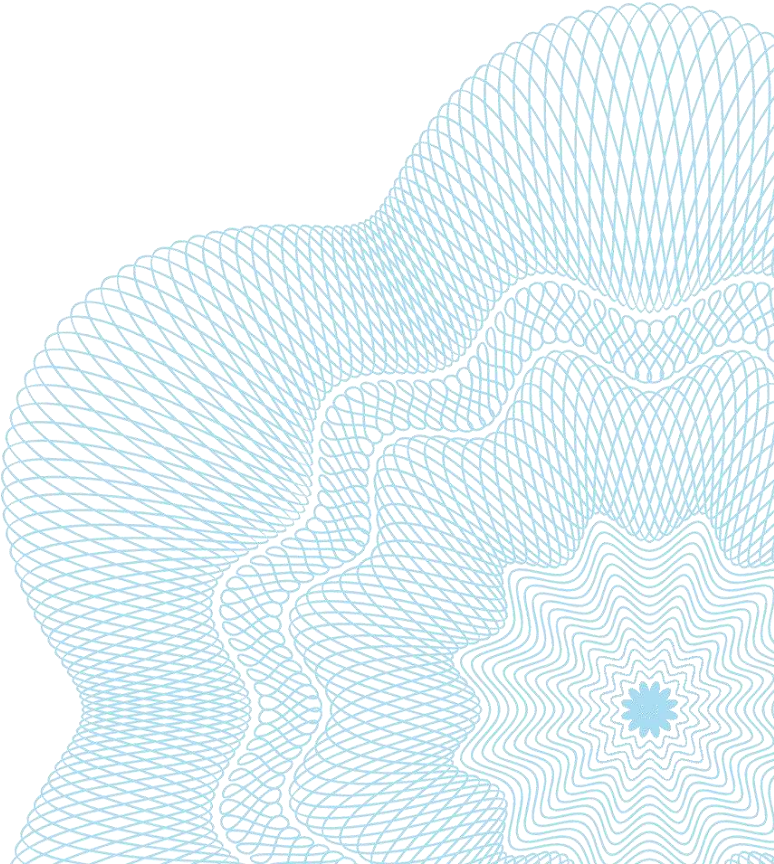
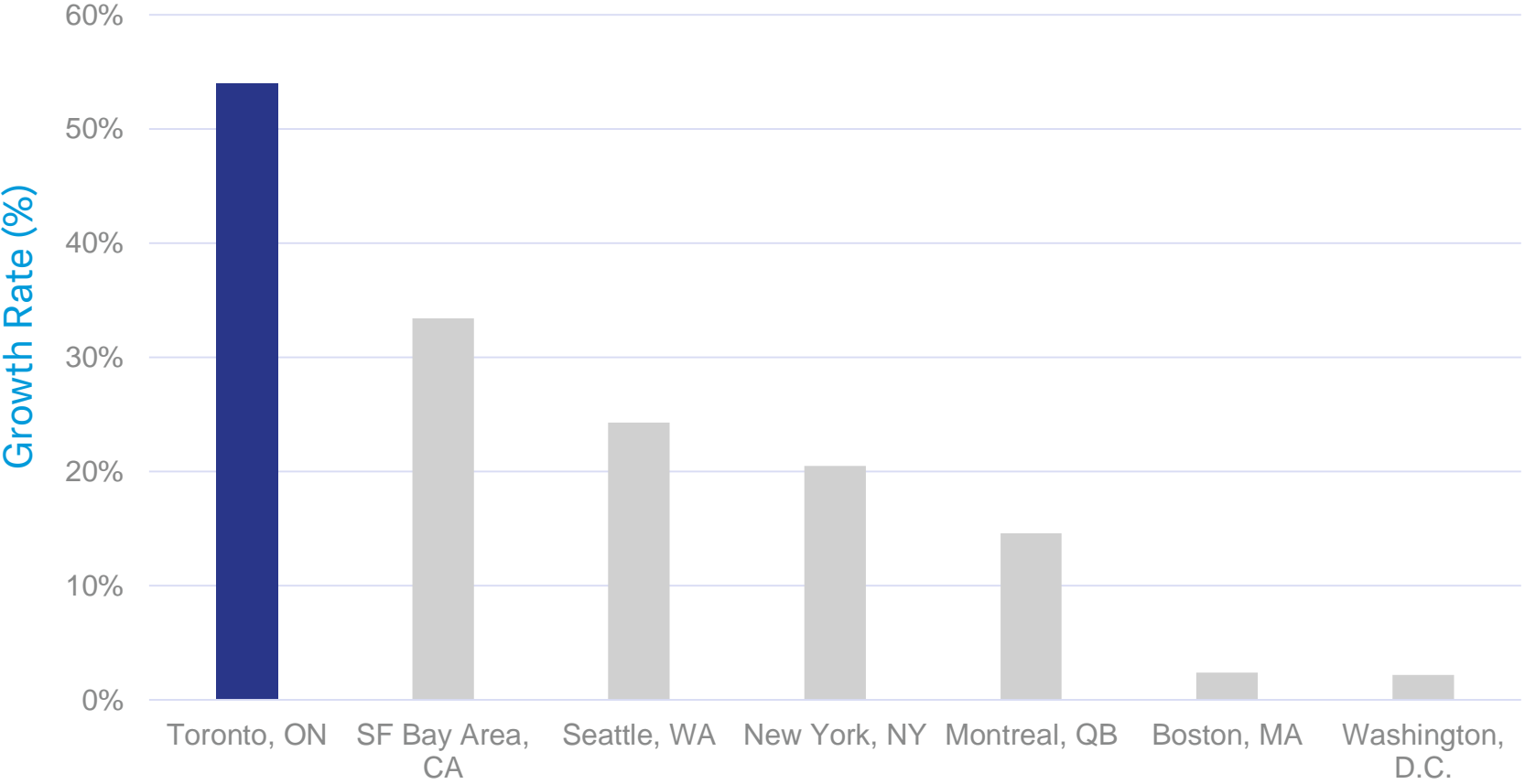
THOMSON REUTERS



Employment Growth in Tech Labour



Toronto has the fastest growing technology labour market in North America



Supportive Business Environment and Government Policy

Toronto's Operational Advantage



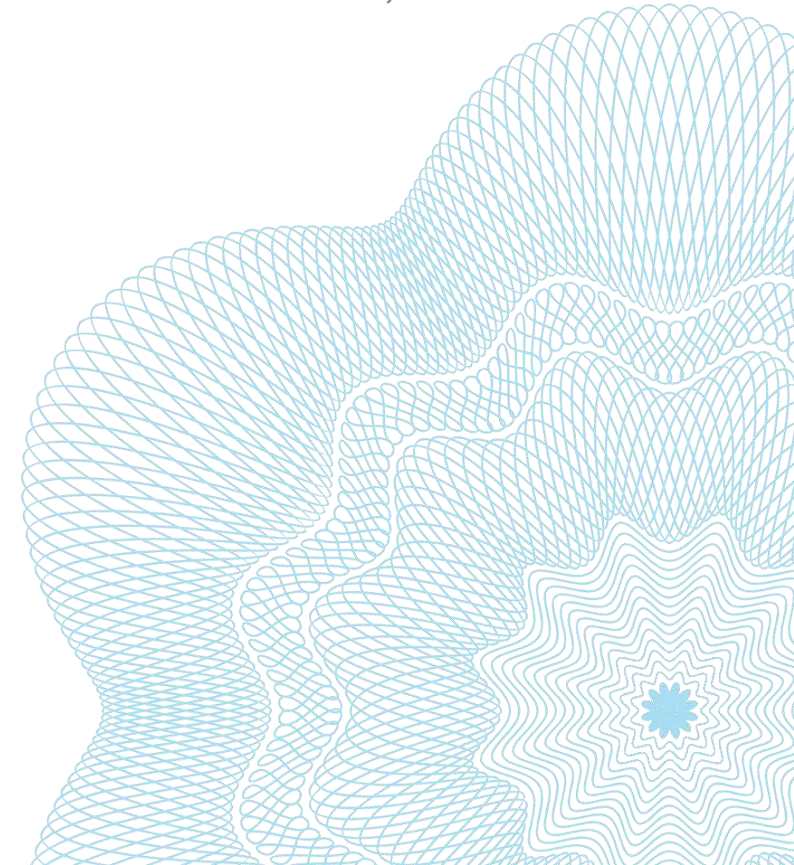
Occupancy Costs (USD\$ per workstation, 2017)



Strong Policy Environment from Government



- Federal Government reformed legislation to encourage greater partnerships/collaboration between incumbents and FinTechs
- Federal Government is formally reviewing Open Banking (learning best practices from UK, EU, Australia)
- Federal Government ensuring a modern payments system
- Canadian securities regulators have a regulatory sandbox for FinTechs
- Ontario Securities Commission joined the Global Financial Innovation Network (GFIN) to coordinate with global regulators



Toronto - A Great Place to Live, Work and Play



tfi

Toronto is Diverse

Immigration is not a problem in our country. It is a solution.

1st

Recent international survey showed Canadians have the most favourable opinion of immigrants among the world's top migrant destination countries ¹

Nearly
100k

Immigrants welcomed annually

>51%

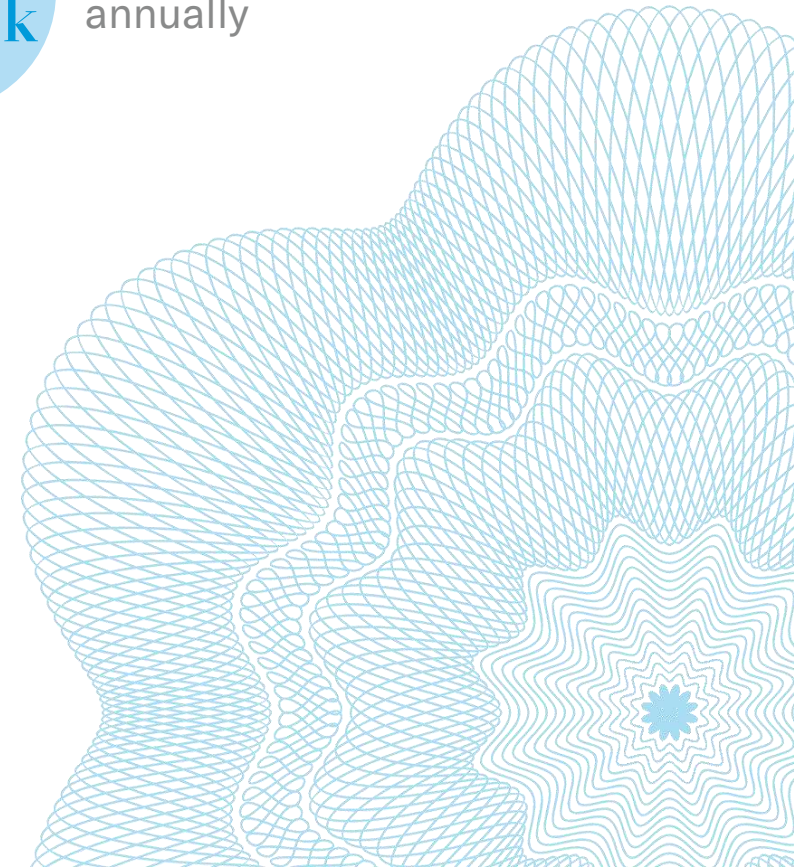
Of the population are foreign born, speaking over 180 languages and dialects

7th

Most livable city in the world ²

¹ Pew Research Center, March 2019, "Around the World, More Say Immigrants Are a Strength Than a Burden"

² Economist Intelligence Unit - 2018



Contact TFI

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Canada

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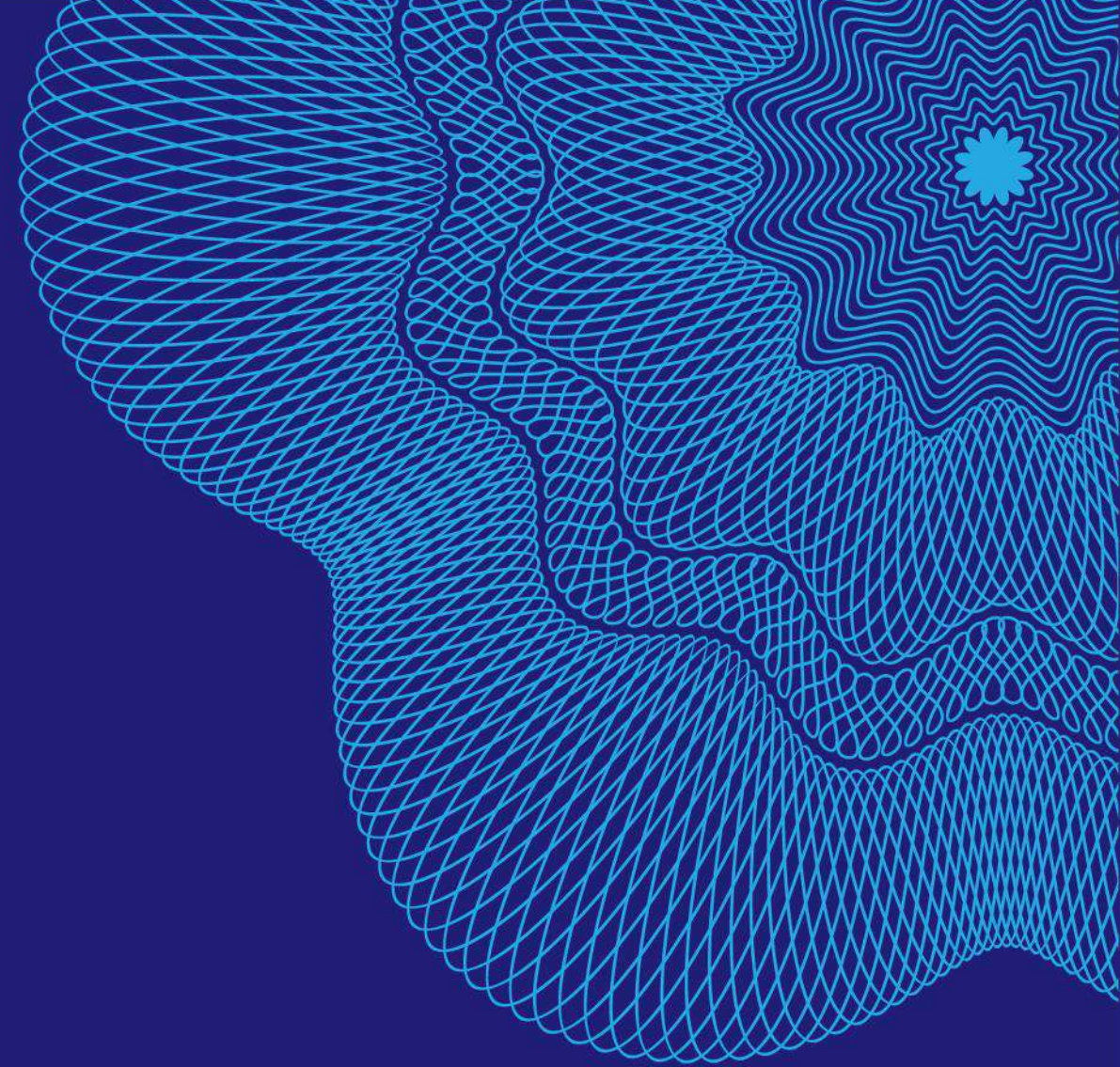
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 @TFI_Canada

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 Toronto
Finance
International





Digitized Borrowing Reimagined

How Banks Can Improve the Business Borrower Journey
Using Big Data & AI

Disconnect Between Bank And Business Speak

Are you a qualified borrower?

Umm...here's my revenue model, business strategy



Lenders

Historical
Manual
Incomplete
Biased



Borrowers

Traditional Lending: Poor Borrower Experience



28%

SMB Loans Approved

3 Months

Time-to-Cash

48%

SMB Financing Needs Met

Data Driven Lending

A \$600B Market Opportunity

Traditional Lending

28% Loans Approved

Digital Lending

72% Upside Opportunity

Emerging Opportunity: Data Driven Lending

**Big Opportunity For Traditional Lenders
in Small-Dollar Biz Loans**

**UK, US SMB Lending Experience A Growing
Divide**

**Small Business
Lending Soars at
Banks; Technology Is A
Big Reason Why**

**How Banks Balance New SMB Tech (Without
Nixing The Old)**

**How APIs Boost The Integrity Of SMB Financing
Data**

**Kabbage raises a record \$700 million
in debt for its SMB loans platform**

**SMB alt lender Fundbox secures \$176 million to move further
into B2B payments**

**Alternative Lenders Continue to Steal
Business From Banks**

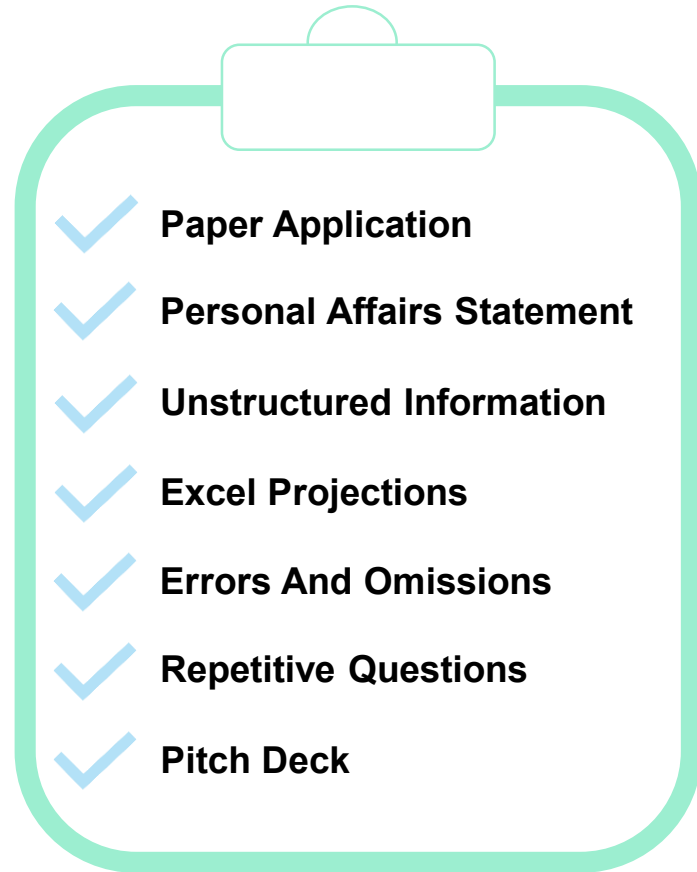
PayPal Hits \$10B SMB Lending Milestone

Key To Data Driven Lending

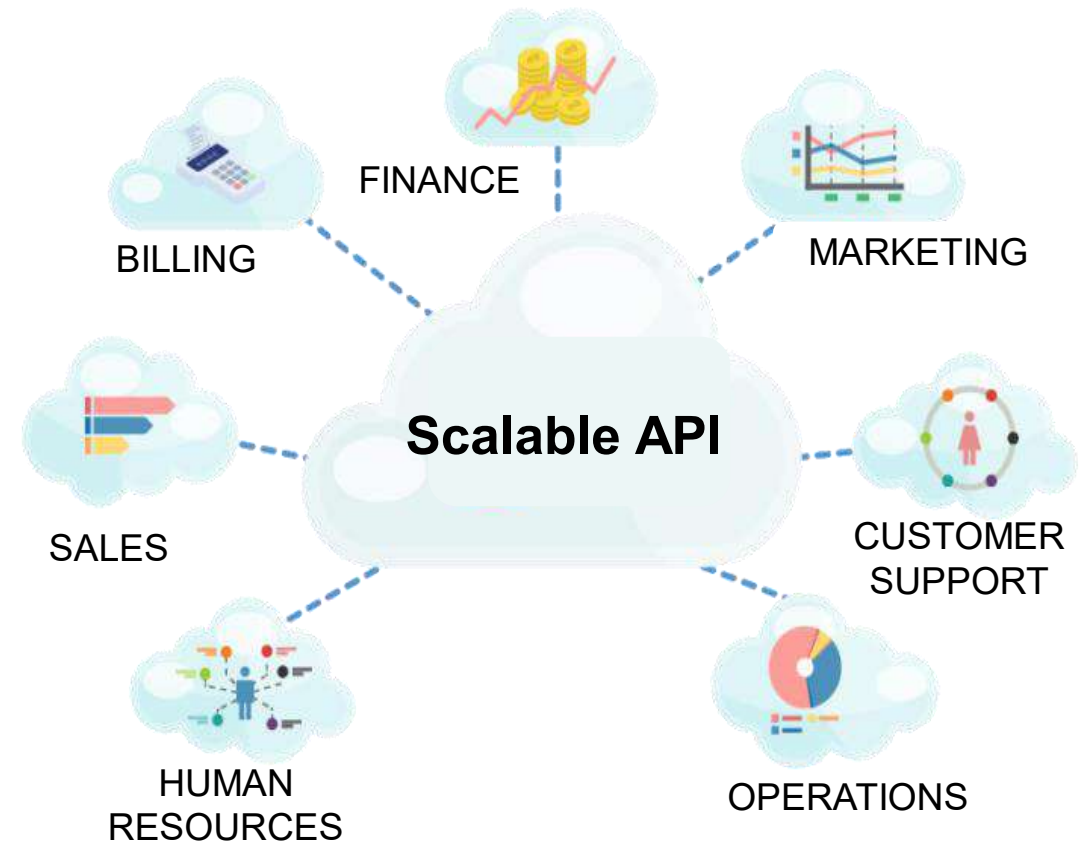
Scalable
API



Traditional vs. Data Driven Lending



Traditional



Data Driven

Simplified Business Borrower Experience



Minutes vs. Months

Approach Lender

Send to Lender

Negotiate Terms

Back and Forth

Collect Info

Wait for Answer

Wait for Answer

28% Approval Rate

Simplified Lender Experience



Lead Qualification



Risk Assessment



Portfolio Monitoring

Minutes vs. Months

Generate Lead

Get Info

Sent to Risk

Negotiate



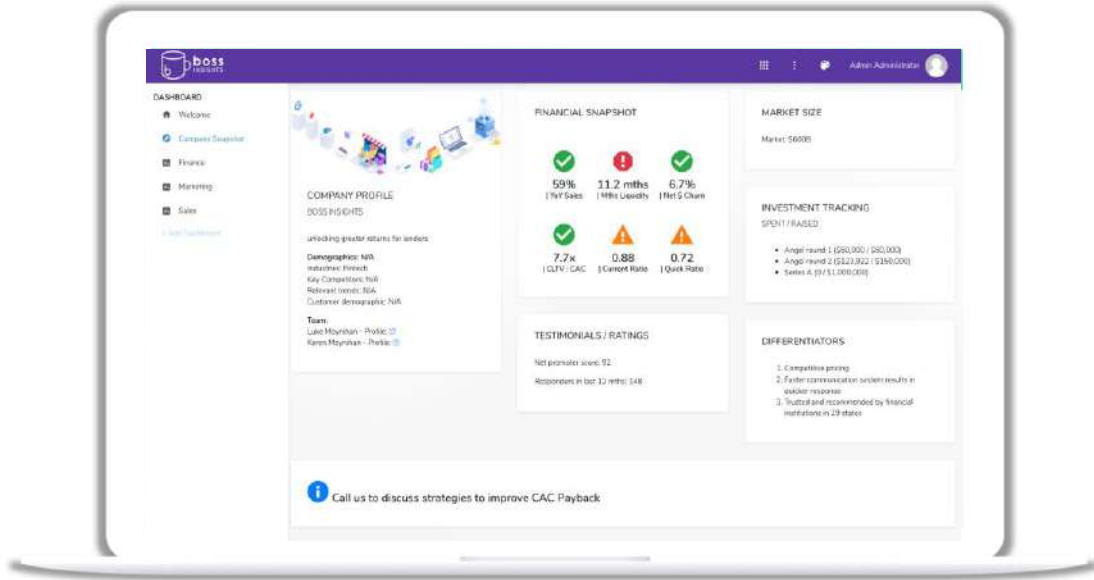
Qualify Lead

Calculate Info

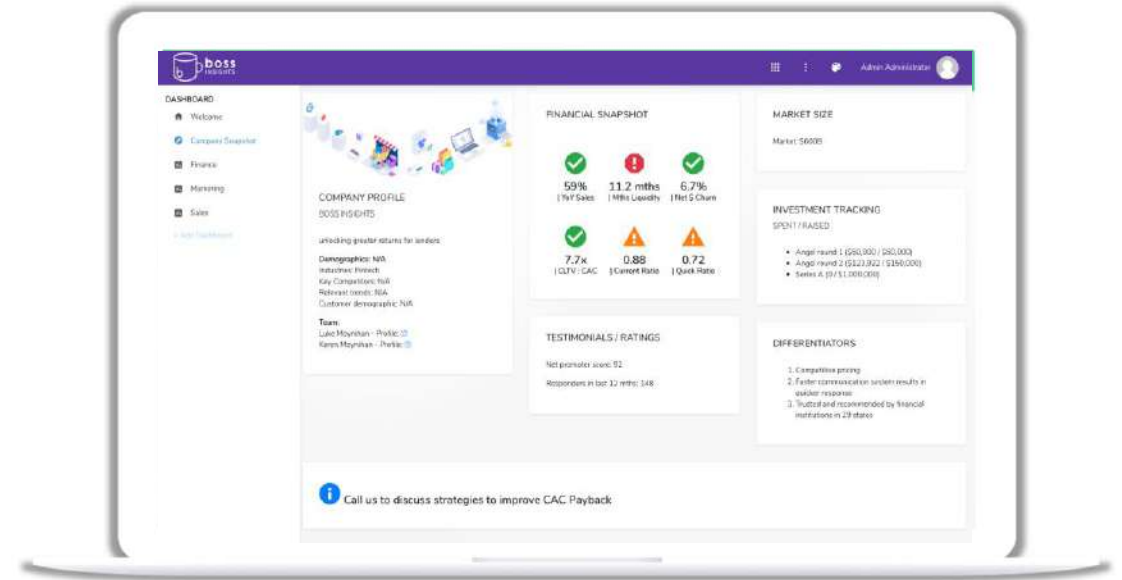
Negotiate

28% Approval Rate

Common Dashboard Common Language

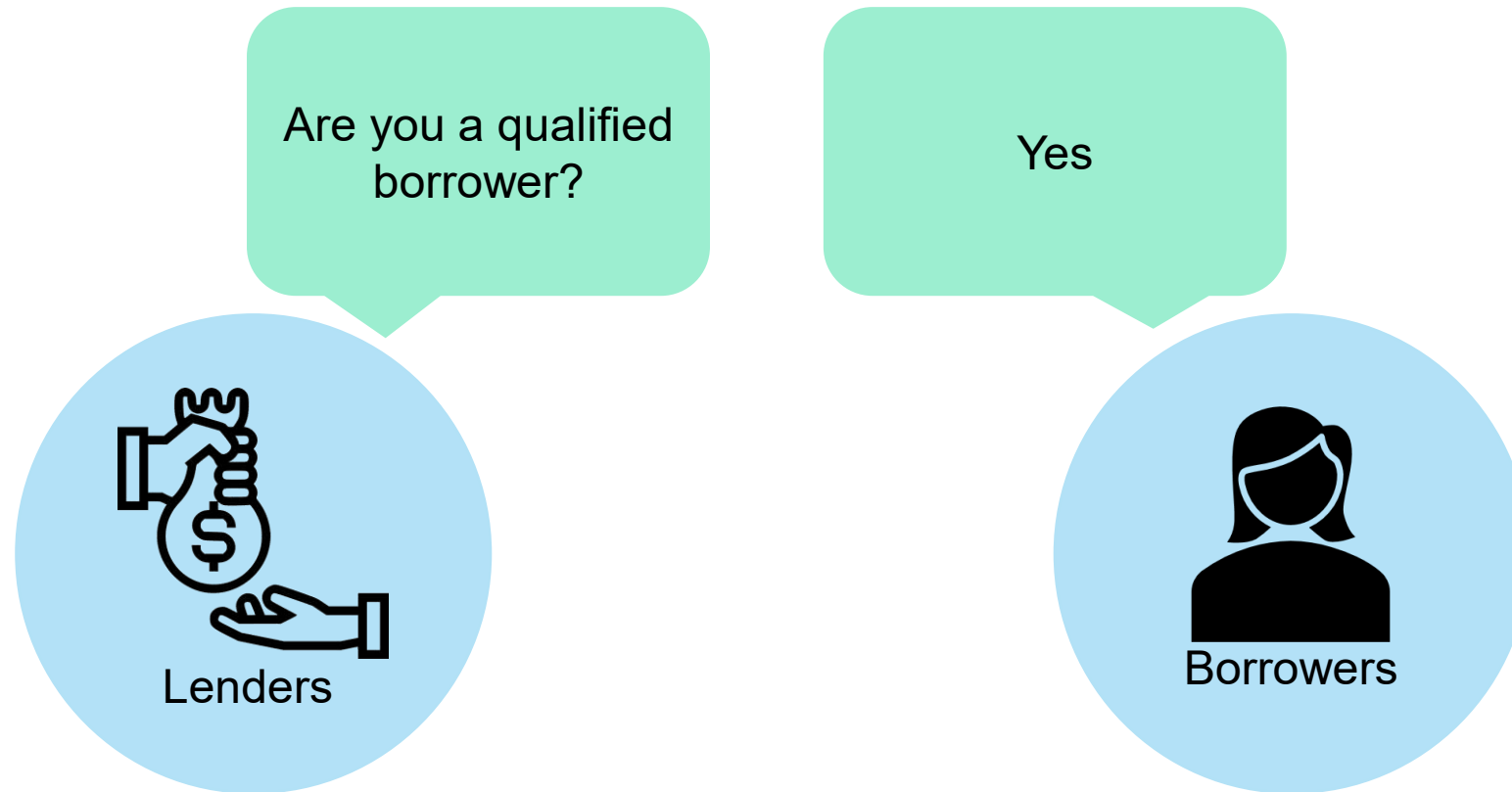


Borrower Dashboard



Lender Dashboard

Eliminate The Disconnect Through An Augmented Customer Journey

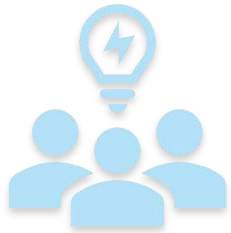


Data Driven Lending via Tech Platform on the Cloud



Digitized Borrowing Reimagined

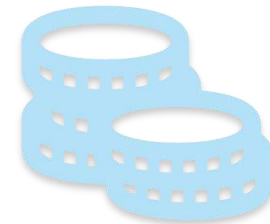
How Banks Can Improve the Business Borrower Journey
Using Big Data & AI



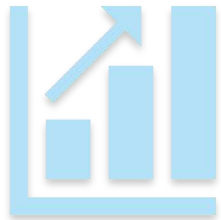
Borrower Insights &
AI Models



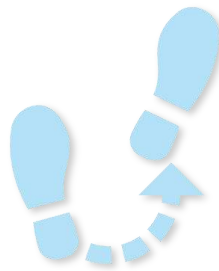
Risk Alerts



Revenue Generation



Higher ROI



Customer Journey



Lower Risk

About Boss Insights

“Top 25 Leader in Lending” - Canadian Lenders Association

120 Paid
Subscriptions



6 Data Partners



4 Community
Partners



4 Award
Nominations



11 Advisors



14 Appearances



13 Articles



6 Accelerators



Customer Examples

Lenders

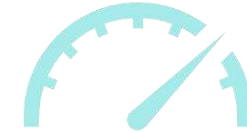


Digitized a top 5 Canadian bank's venture debt practice, improved borrower experience and reduced opex

Improved the business borrowers' CX for a top 25 private lender by automating lead qualification, risk assessments and PM

Empowered a Venture Debt firm with real-time data and insights, enabling faster portfolio growth of 250+ founders

Investors



Matched ~100 founders and funders via an algorithm in 1 day saving the organization 2+ months in manual work

AI analytics on 1100+ companies predicting future raises, growth and exit

Automated a world organization tracking ~80 companies/year with insights, reduced E&O and 2+ months less HR cost/year



coconut
SOFTWARE

**The Transformation of the
Customer Journey in Banking**



Who Am I?

I'm the Senior Director of Growth at Coconut Software, and I worked with Capital One and Royal Bank of Canada.

And I'm a millennial.



Taylor Jones

Senior Director of Growth
Coconut Software



A Bit About Millennials...

35%

Of the global workforce ¹

2-3x

More likely than any other generation to switch banks ²

8/10

Never buy anything without first reading a review ³

35%

Trust technology companies to manage their money ⁴

¹ <https://www.ft.com/content/f81ac17a-68ae-11e8-b6eb-4acfcfb08c11>

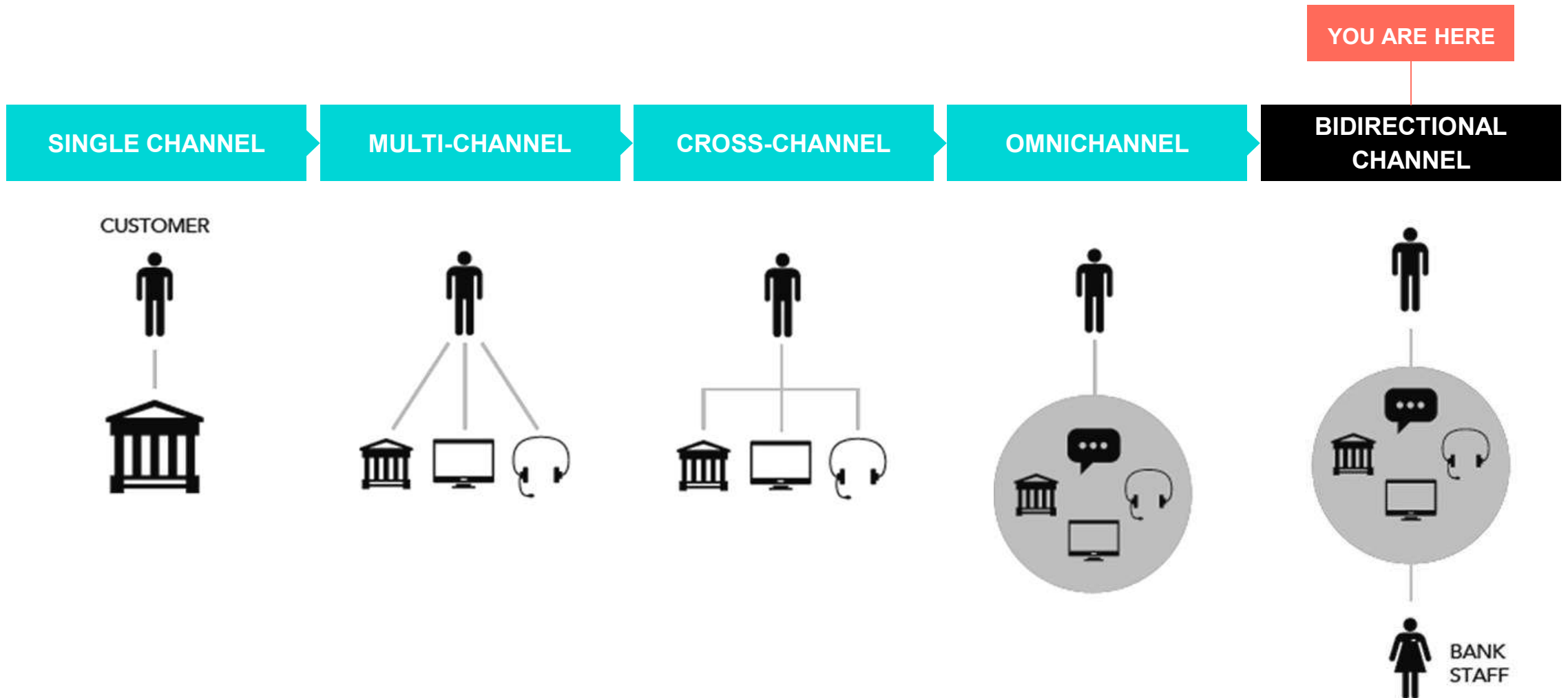
² https://www.fico.com/en/newsroom/fico-survey-millennials-2-to-3-times-more-likely-to-switch-banks-08-11-2016#_blank

³ <https://www.independent.co.uk/news/business/millennial-online-review-products-research-internet-trusted-recommendations-a8245781.html>

⁴ <https://www.visioncritical.com/blog/millennial-infographics>



The Evolution of the Banking Industry





*“Today, Millennial and Gen-Z customers play by a different set of rules and expectations. Driven by technology and an on-demand culture, younger generations of consumers have grown up with media and **services that are available at the push of a button, anytime and anyplace.** You can call this the Amazon Effect or just what modern consumers expect from top-tier modern brands.”*

Reference: Jeff Fromm. Marketing Convenience To The Modern Consumer. Forbes Jan 4, 2019



The Competition

Banks are not only competing against each other for wallet-share, but they are now competing directly with hundreds, and thousands of fintech companies for a bigger piece of the pie.

BI INTELLIGENCE

THE FINTECH ECOSYSTEM



Source: Company Website, BI Intelligence

THE GOOD NEWS...

Face-to-Face Interactions are not Dead!

How consumers prefer to interact and communicate with a banker

AGES 60 AND OVER



AGES 45 TO 60



AGES 30 TO 44



AGES 18 TO 29



- I prefer digital interactions – branches should be unnecessary
- I bank digitally, but prefer some matters be handled in-person
- I prefer in-person interactions with my bank

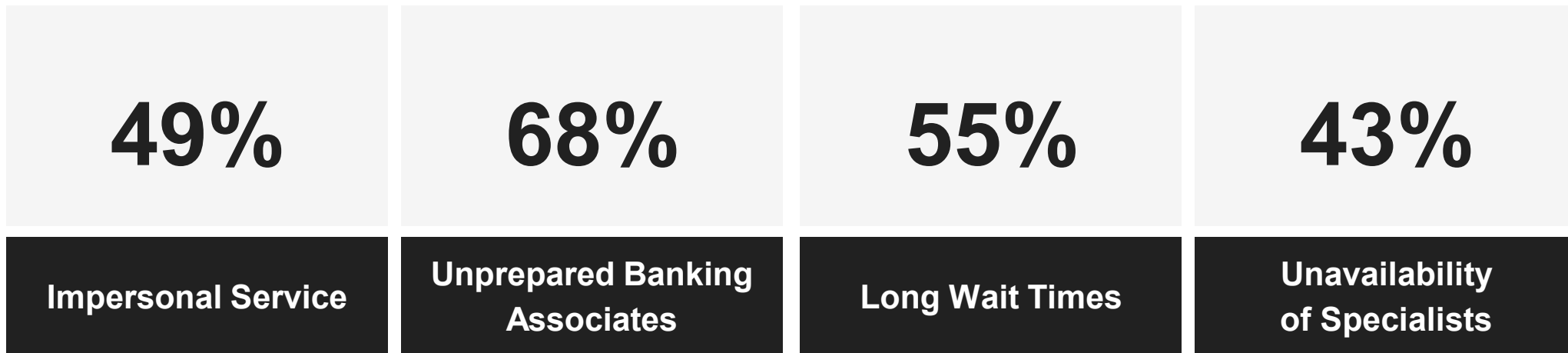
SOURCE: Celent © June 2018 The Financial Brand





However...

Consumers may *prefer* heading to branches for certain transactions, but **a poor branch experience is likely to keep them away, or even consider switching banks.** The biggest pain points most likely to prompt switching banks included:



Reference: The Financial Brand. *New Study Shatters Myth That Digital Channels Are Killing Branches.*



Mobile Apps

**Live Chat
Bots**

**Implementation of
cloud-based
technologies**

**Cafes &
Lounges**

**Mobile
Advisors**

Robo-Advisors

Common Retail Banking Successes

Common Retail Banking Priorities

(and challenges)

1

Reduce Costs
& Increase Sales

2

Optimizing & Personalizing
the Customer Experience

3

Consolidating Systems

4

Branch Innovation
& Consolidation

5

Increasing Agility Through
Data & Analytics

6

Developing New
Offerings





Your Omni- channel Strategy





The Product

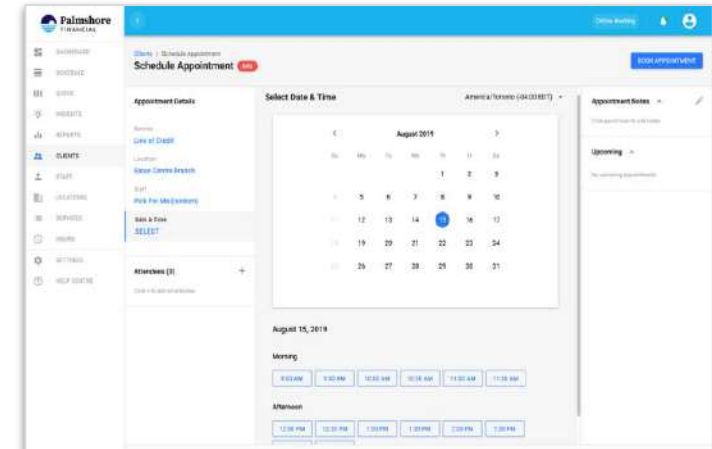
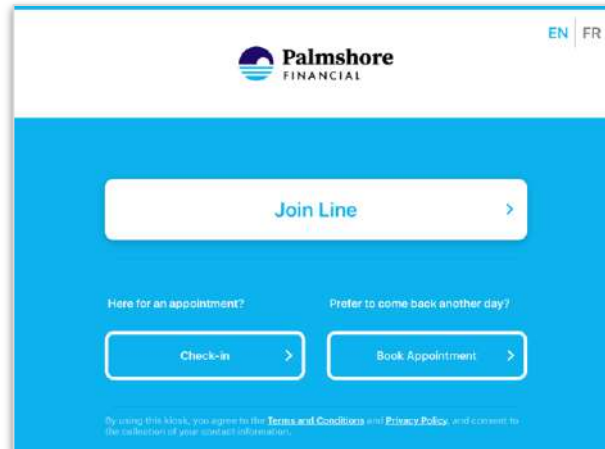
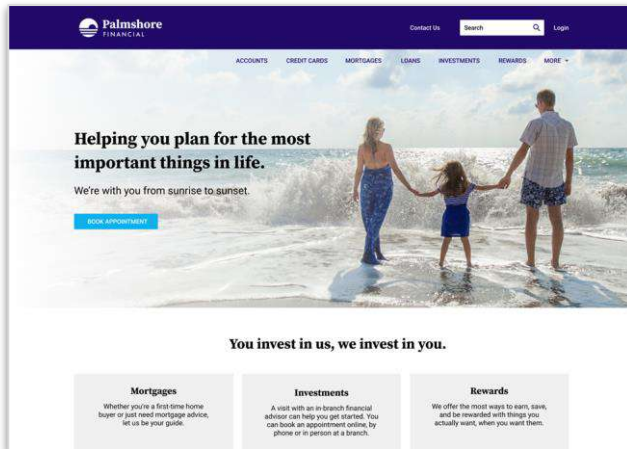
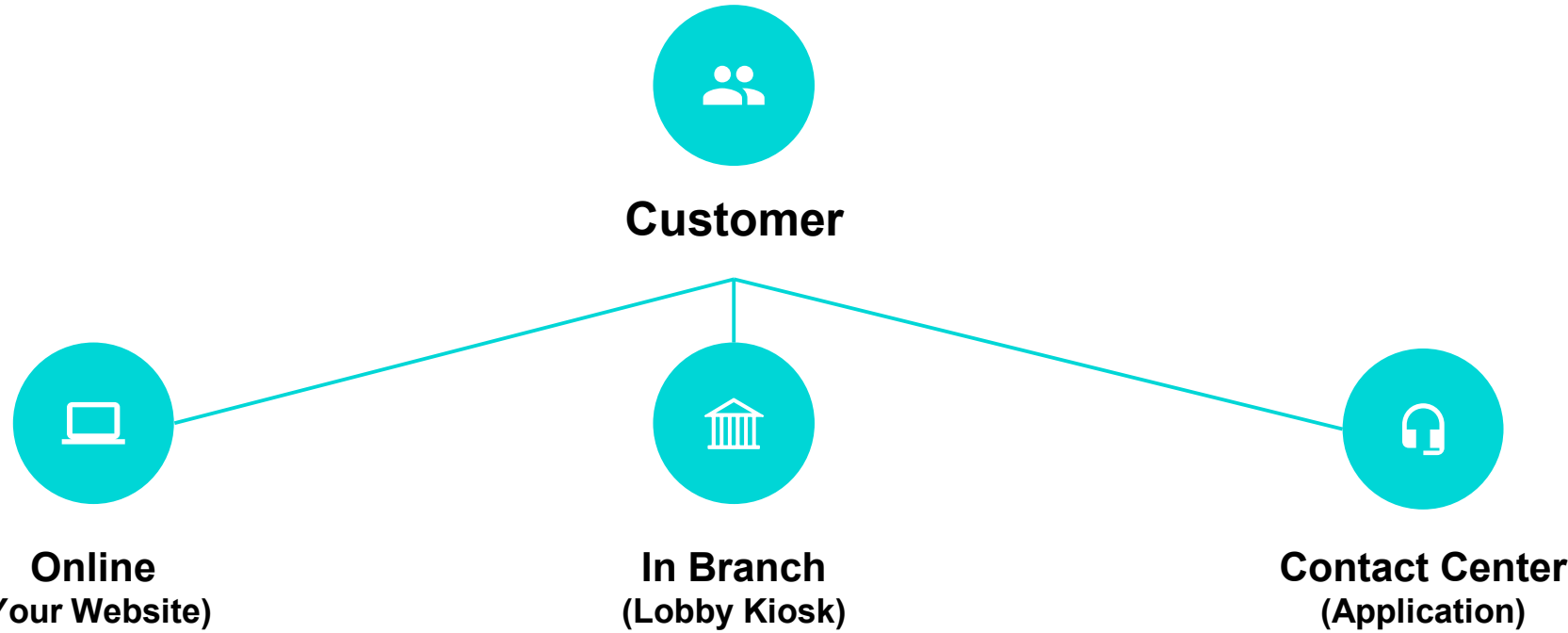
01 **Appointment Scheduling**

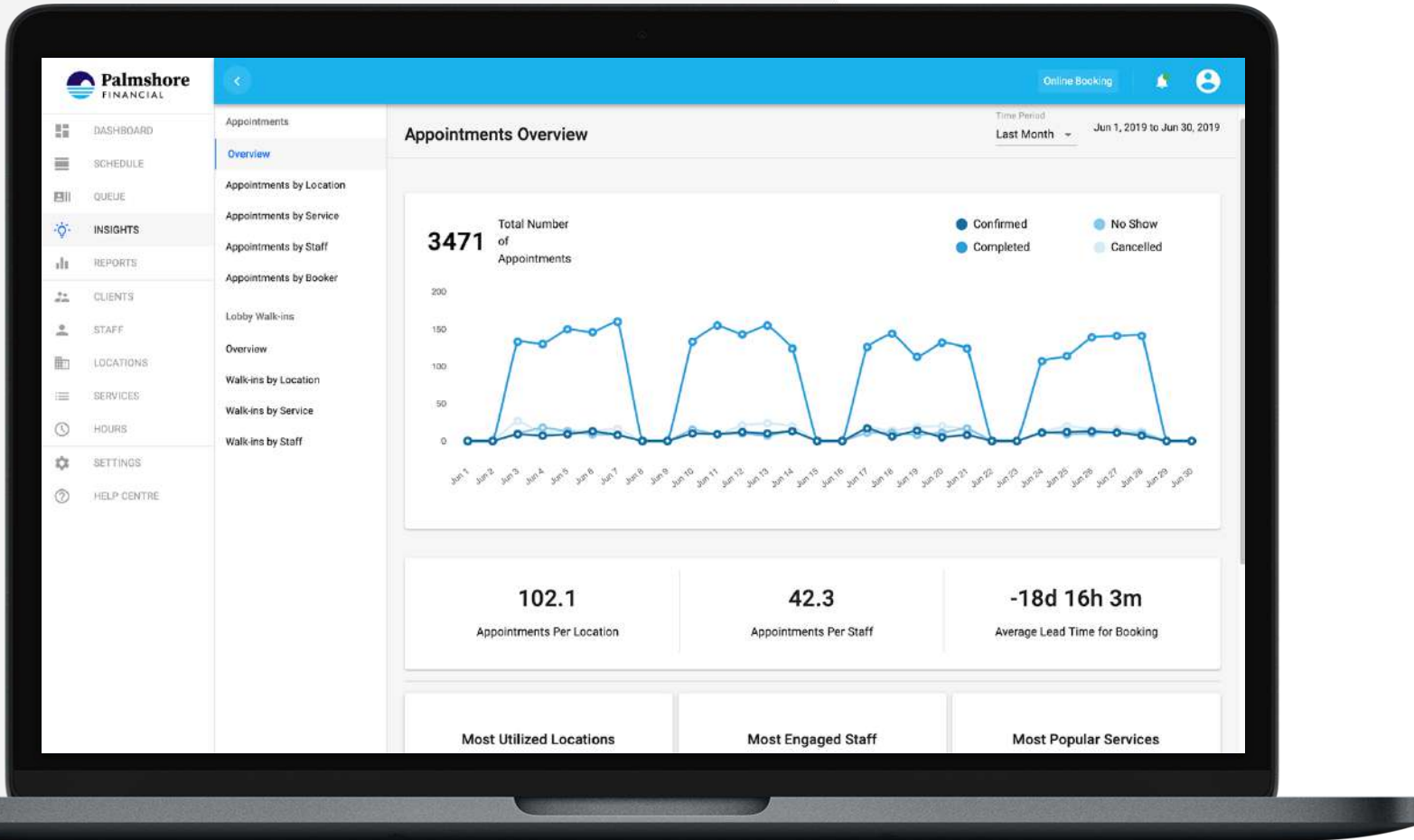
02 **Contact Center**

03 **Lobby Management**

04 **Reporting & Forecasting**







Reporting & Insights

Capture business insights across the entire client journey.



With Coconut Software...

Jackson Hewitt
increased booked
appointments by

41%

Livingston decreased
their cancellation rate by

95%

from Q4 in 2018 to Q1 in
2019

Servus CU saw their **no-**
show rate decrease from
almost 13% to just over
1% in just 6 months of
using Coconut



The Coconut Advantage



Remove Friction

Deliver consistent and personalized experiences across all touchpoints.



Leverage Data

Capture key data and gain real-time insights to make more informed decisions.



Optimize Workforce

Optimize internal workflows and spend more time on what is most important.



Thank You

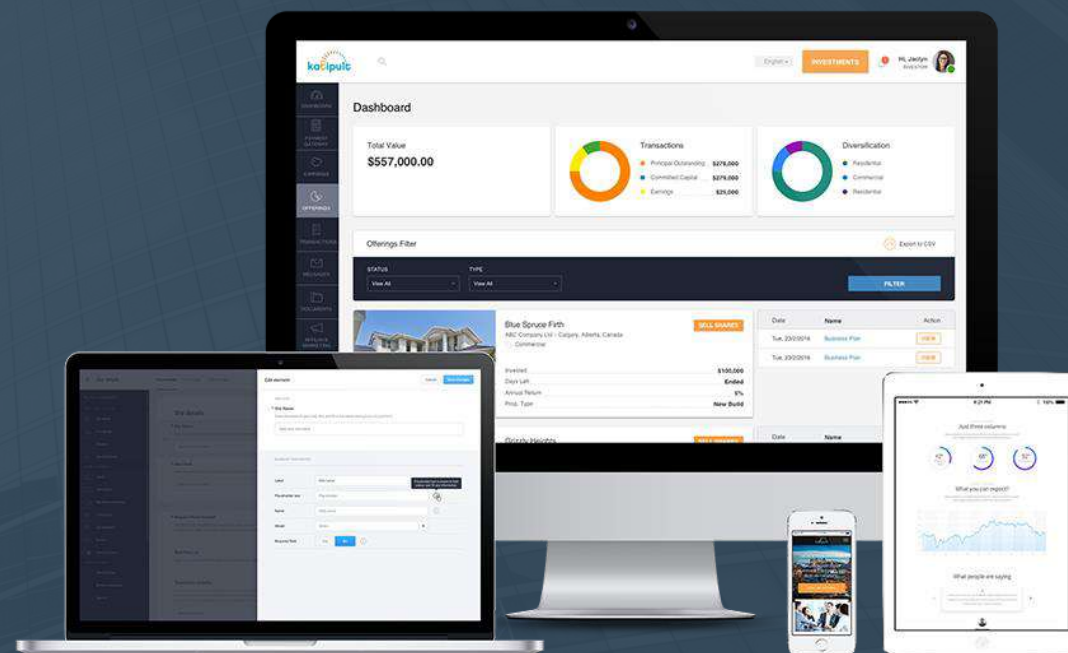
Taylor Jones, Senior Director of Growth
taylor.jones@coconutsoftware.com
+1-204-771-5908



Investment Software: Positioned For High Growth








TSXV: **FUND** / FRANKFURT: **K10**

December 2019



Katapult is a provider of industry leading and award-winning cloud-based software infrastructure for digitizing and automating private placements



 Global Operations	 40 Team Members Industry Experience
 20 Regulatory Frameworks	 Award-Winning
>80 Platforms Deployed to Date	
	
 TSXV: FUND FRANKFURT: K10	 World Class Board of Directors



Katapult in the UK

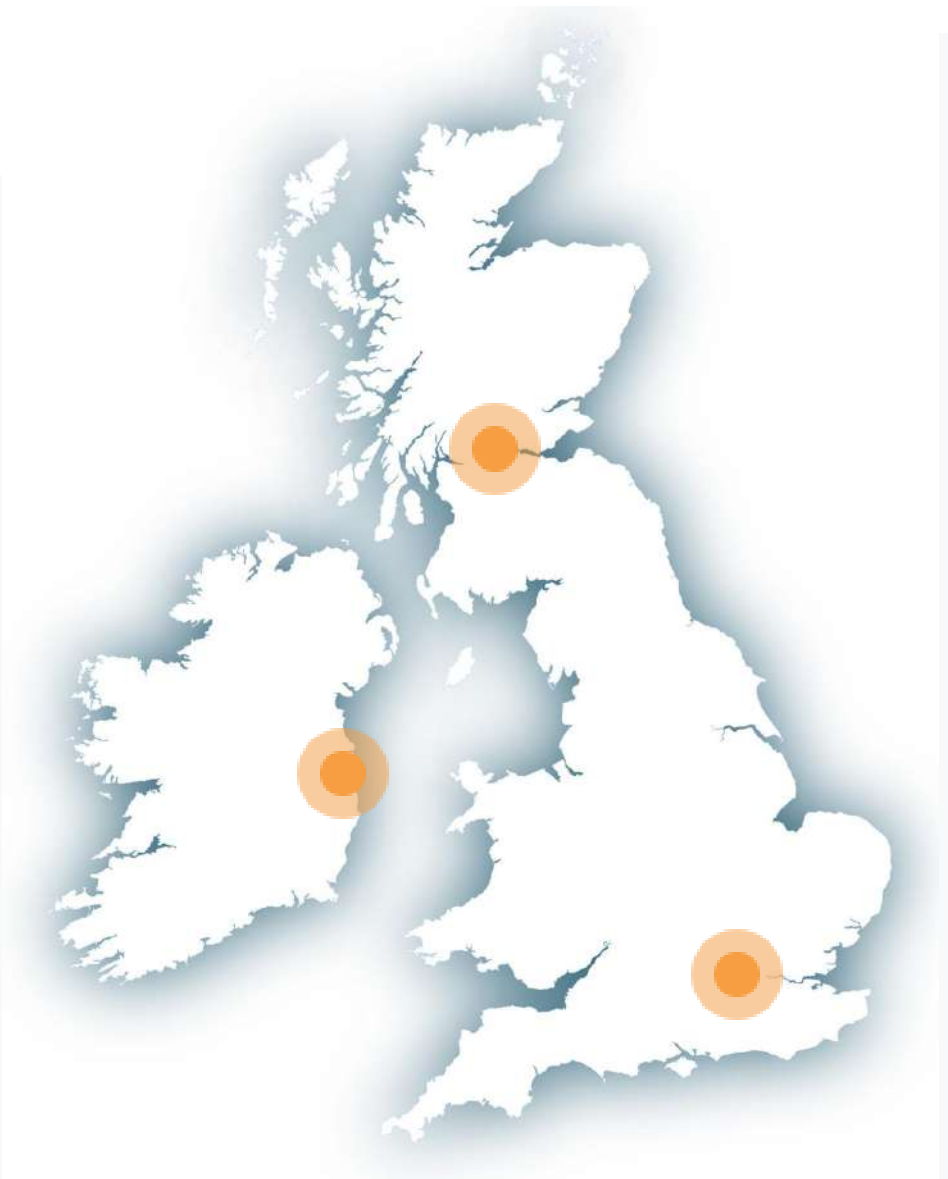
20+ Platforms in the UK (30% of our Revenue)

UK Firms Using Katapult:

- Directly Authorized Firms
- Appointed Representatives
- Growth Equity
- Real-Estate
- Private Lending Firms

Robust Ecosystem Of:

- Compliance Firms
- Securities Lawyers
- KYC Providers
- ISA Managers





Recognized as Best In Breed:



Everything You Need to Automate and Digitize Your Operations

Equity and Debt Platform

Automated KYC

Standardized Compliance

Customizable Investor Onboarding Forms

Built-In Electronic Signatures

Managed Subscriptions and E-Subs

Dashboards for Portfolio and Progress Tracking

Cloud-Based w/ Enterprise-Grade Security

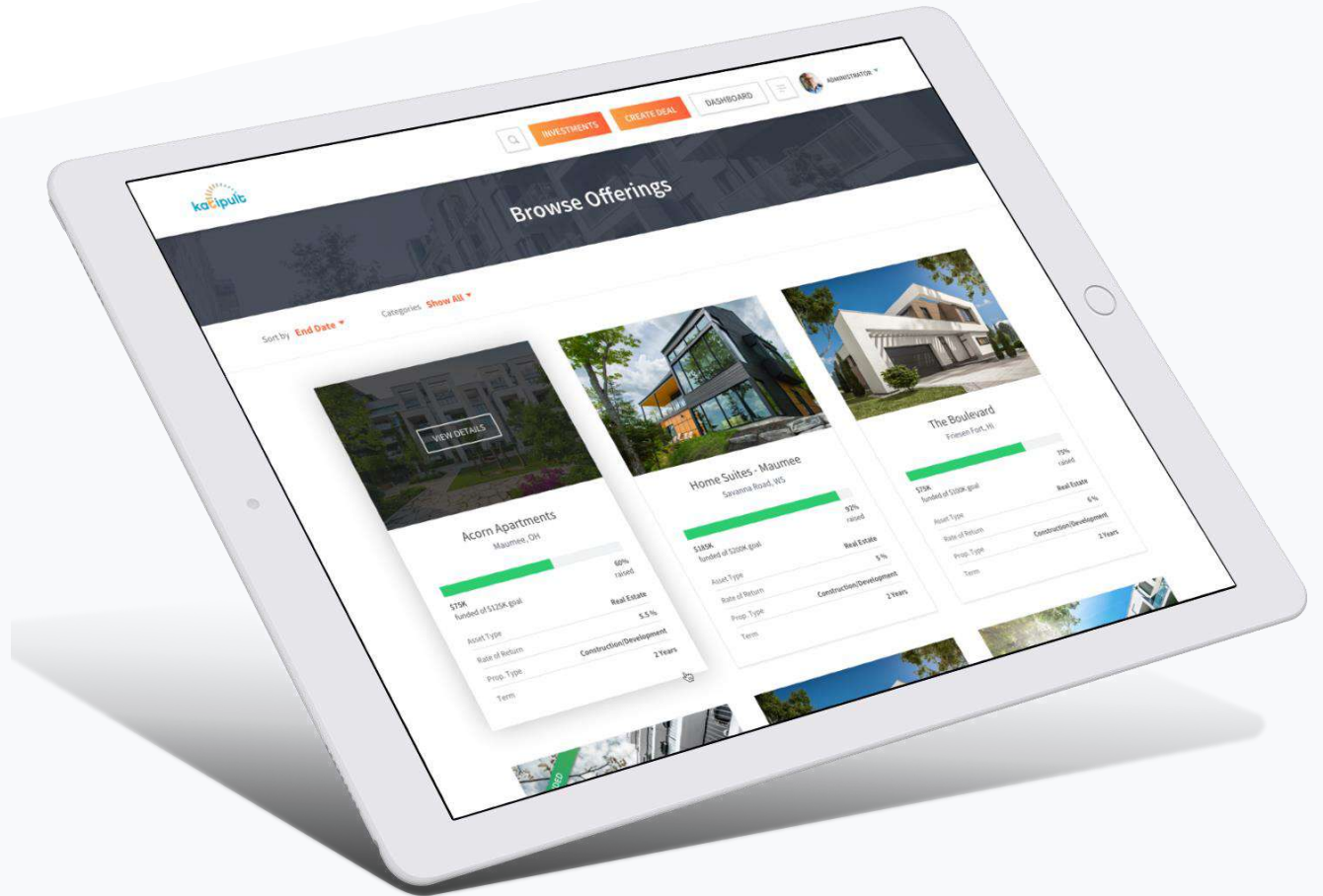


Internal or External Offerings Presentations

Deal Presentation and Marketing

For Internal Investment Advisors Only

Optional Presentation Direct to Investors



Know Your Investors - Digitized Investor Onboarding Forms and Compliance Workflow

Conditional Logic

Workflow Controls

Forms Adapt Based on Investor Type

Support for Multiple Regulatory Systems

The screenshot displays the Katapult investor onboarding interface. At the top left is the Katapult logo, and at the top right are 'Preview' and 'Validations' toggle switches. The main content is divided into two columns. The left column, titled 'Tell us about yourself', contains a paragraph explaining the purpose of the form and a 'Completeness' progress bar showing 3% completion. Below this is a vertical navigation menu with five steps: 1. PERSONAL INFORMATION (highlighted in red), 2. INVESTOR PROFILE, 3. PROFILE STATEMENT & RISK WARNING, 4. APPROPRIATENESS TEST, and 5. ID VERIFICATION. The right column, titled 'Beneficiary Information', features two radio buttons for investment intent: 'I intend to invest in my personal capacity' (selected) and 'I intend to invest on behalf of my or a business'. Below these are form fields for 'Title' (a dropdown menu), 'First Name *', 'Middle Name', and 'Last Name *' (text input fields). The 'Date of Birth (must be minimum 18 years old) *' field is split into 'Day', 'Month', and 'Year' dropdown menus. Other fields include 'Nationality' (dropdown menu with 'United Kingdom' selected), 'Occupation type *' (dropdown menu with 'Select' selected), 'Expected Annual Investing *' (dropdown menu with 'Select' selected), and 'Nominated Bank *' (dropdown menu with 'Select' selected).

Investment Advisors - Manage Their Book, Create Orders

Present Deals to Your Investors

Manage the Book of Investors

Create Orders Directly

Bulk Send Subscription Documents

The screenshot displays the Future Capital Corp. investment platform interface. At the top, the logo for Future Capital Corp. is on the left, a search bar for 'Search Issues' is in the center, and navigation buttons for 'INVESTMENTS' and 'DASHBOARD' are on the right. A user profile for 'ROXIE WEBB Advisor' is also visible. The main content area features a large aerial photograph of a city building at dusk, with a '2 Photos' indicator in the top right corner. To the right of the photo is a funding progress bar showing '\$160,000.00' raised, with a green bar indicating progress. Below the bar, it states 'FUNDED OF \$1M GOAL' and '16% RAISED'. Further down, key details are listed: Sector: Cannabis, Offer Type: Financials Sponsor, and Days Left: 33 Days. A prominent blue 'MANAGE ORDERS' button is located below these details, along with 'ASK A QUESTION' and 'WATCH NOW' buttons. The company name 'LEOLIS Inc.' is displayed below the photo, with a circular logo to its left. Underneath the name, it lists 'LEOLIS CAPITAL INC.', 'CALGARY, ALBERTA, CANADA', and 'RESEARCH LENDING'. At the bottom, there are tabs for 'OVERVIEW', 'UPDATES', and 'Q&A'. Below the 'OVERVIEW' tab, a horizontal menu lists 'Offering Description', 'Rationale', 'Investment Summary', 'Related Files', and 'Management Team'.

Document Markup & Electronic Signatures for Sub-docs and Compliance

Templated Subscription Docs Per Deal

Investor Data Automatically Populated

Conditional Markup Based on Investor

Bulk Send to Investors per Deal

FUTURE CAPITAL CORP KSign: IGC-Westleaf-Agreement-A 30 / 33 100% PREVIEW FINISH

STANDARD FIELDS

- Signature Field
- Initial Field
- Text Field

POPULAR FIELDS

- Full Name
- Address 1
- Address 2
- City
- Province
- Postal
- Phone
- SIN
- Units
- Total
- Registrant Checkbox
- Not Registrant Check..
- Pro Checkbox
- Not Pro Checkbox
- Number of Holdings
- Number of Warrants

<ul style="list-style-type: none">Your net income before taxes was more than \$200,000 in each of the 2 most recent calendar years, and you expect it to be more than \$200,000 in the current calendar year. (You can find your net income before taxes on your personal income tax return.)	INITIAL
<ul style="list-style-type: none">Your net income before taxes combined with your spouse's was more than \$300,000 in each of the 2 most recent calendar years, and you expect your combined net income before taxes to be more than \$300,000 in the current calendar year.	INITIAL
<ul style="list-style-type: none">Either alone or with your spouse, you own more than \$1 million in cash and securities, after subtracting any debt related to the cash and securities.	INITIAL
<ul style="list-style-type: none">Either alone or with your spouse, you have net assets worth more than \$5 million. (Your net assets are your total assets (including real estate) minus your total debt.)	INITIAL

4. Your name and signature

By signing this form, you confirm that you have read this form and you understand the risks of making this investment as identified in this form.

First and last name (please print): M: User Full Name

Signature: SIGN HERE Date: Date

SECTION 5 TO BE COMPLETED BY THE SALESPERSON

5. Salesperson information

[Instruction: The salesperson is the person who meets with, or provides information to, the purchaser with respect to making this investment. That could include a representative of the issuer or selling security holder, a registrant or a person who is exempt from the registration requirement.]

First and last name of salesperson (please print):

Telephone: M: Advisor Phone Email: M: Advisor Email

Name of firm (if registered): Canaccord Genuity

SECTION 6 TO BE COMPLETED BY THE ISSUER

6. For more information about this investment

IGC Resources Inc.
228 16th Street NW
Calgary, Alberta T2N 2B9
Attention: Jacqueline M. Tucker
Email: jacqueline@nkpz.ca

DOCUMENT

Signer 1

29

30

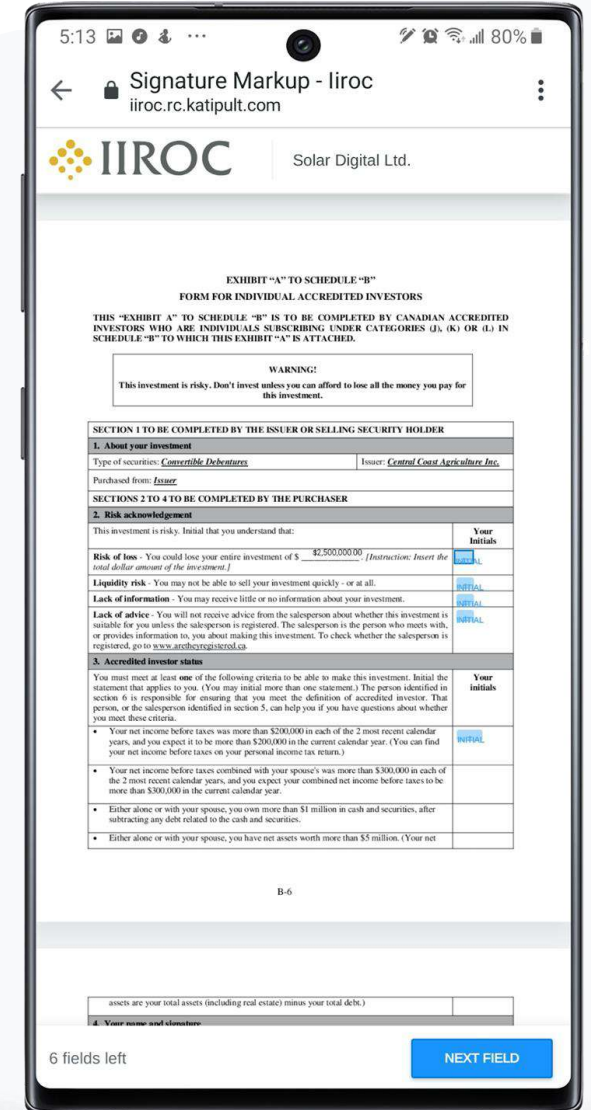
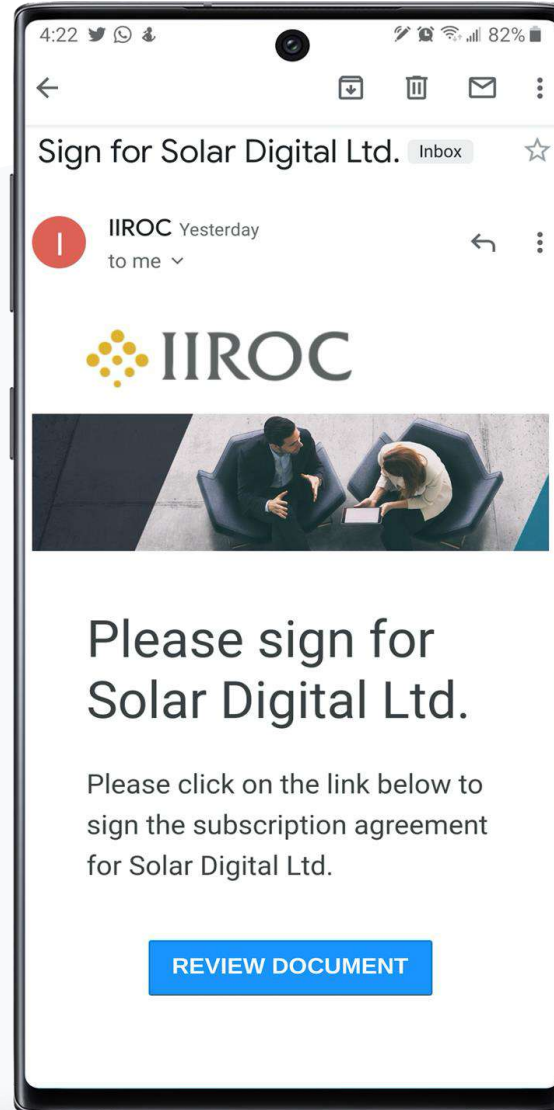
31

Document Review and Signature on Any Device

Investor Reviews and Signs on Any Device

Documents Automatically Collected

Easy Distribution to Legal Council





Katapult Technology Corp.
Raul Nemes | VP of Product
RNemes@katapult.com



Linkedin **Katapult**



Twitter **@Katapult**

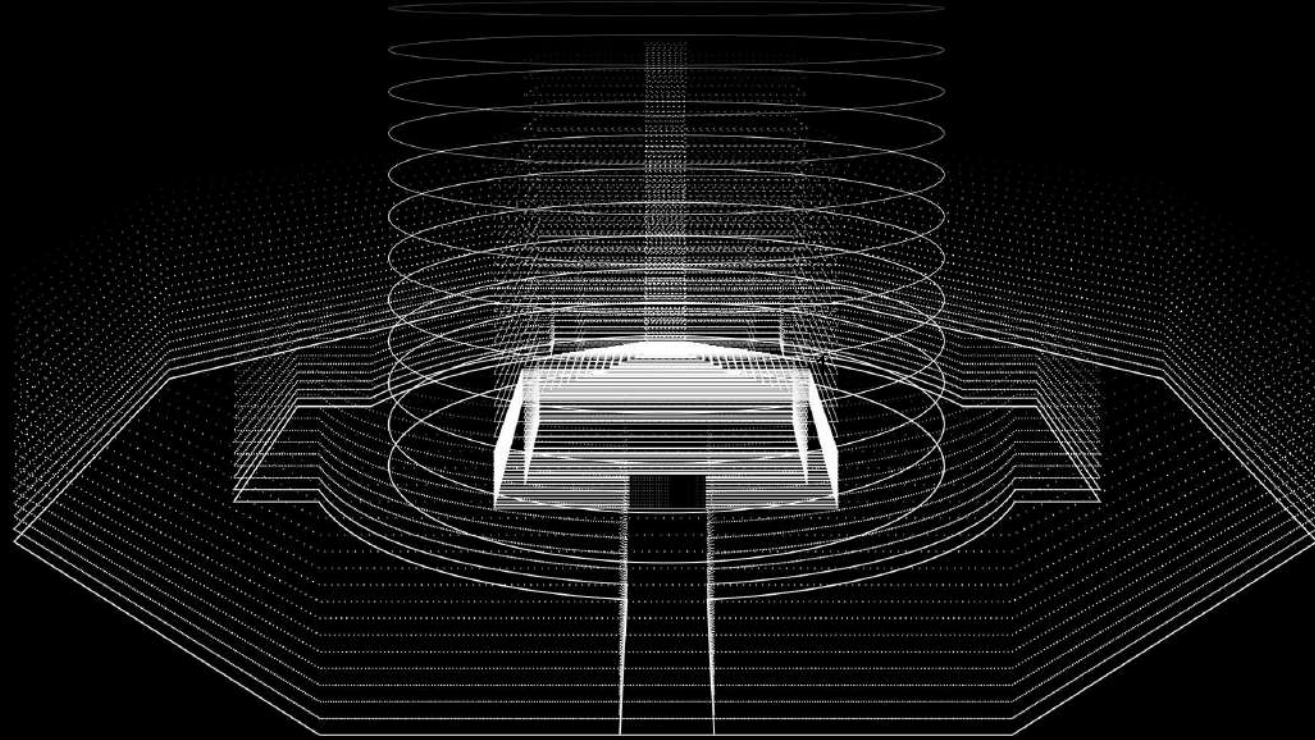


Web **www.katapult.com**

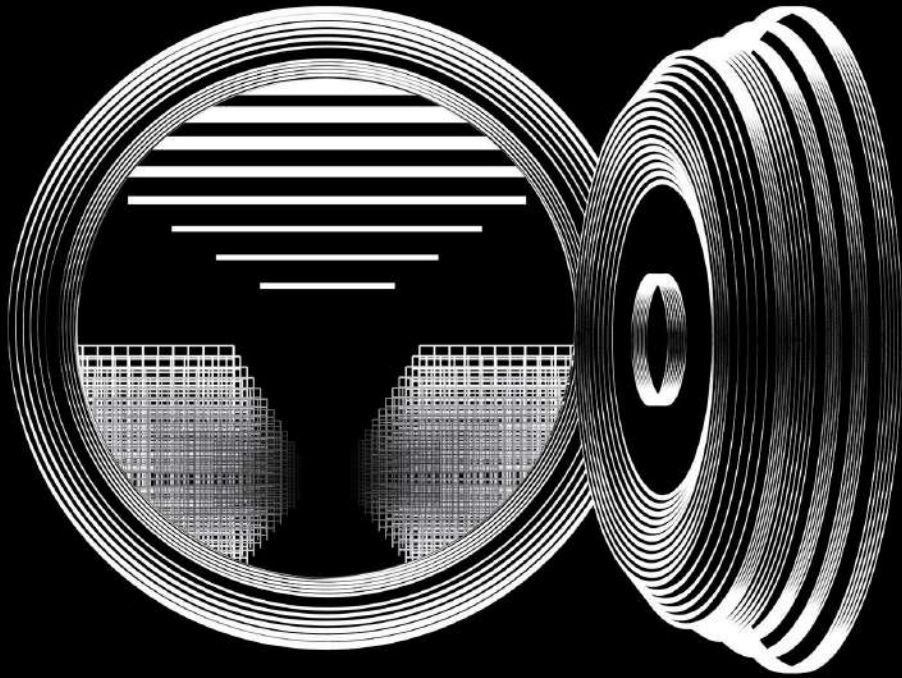
TSXV: **FUND** / FRANKFURT: **K10**

KNØX

100% INSURED DIGITAL ASSET CUSTODY



KNØX

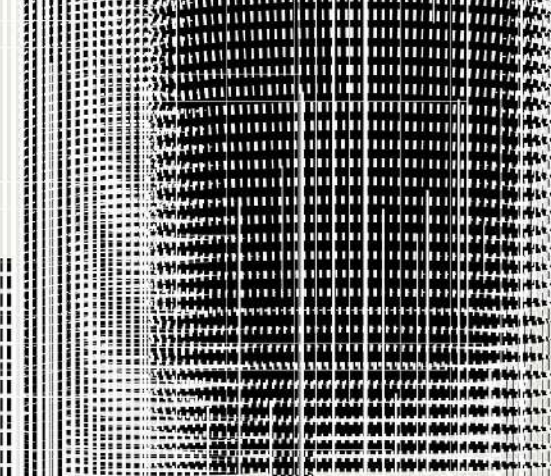
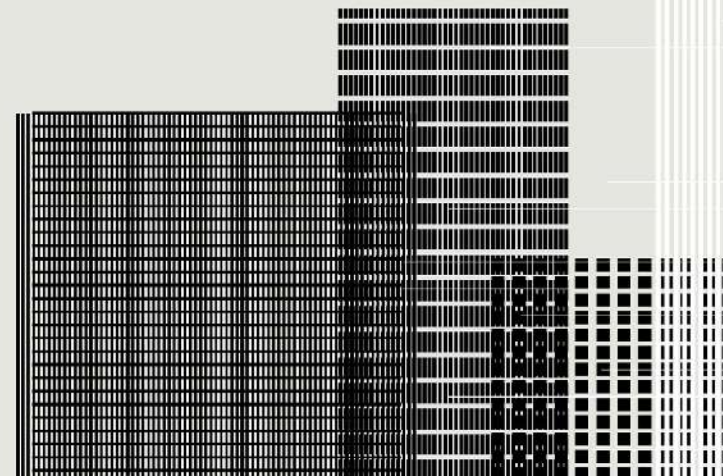
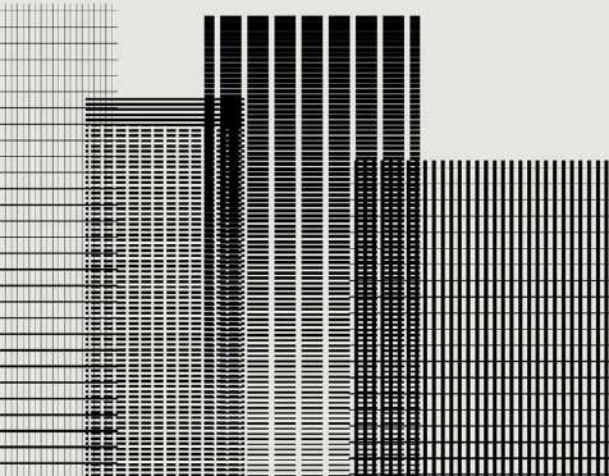


False sense of security within
the digital asset industry

RISKIER THAN YOU THINK

2019 _ KNØX

- Investors in digital assets are exposed not only to volatility in market prices, but also to theft and loss
- **\$4.26 billion** in thefts & losses in the first half of 2019



FALSE SENSE OF SECURITY

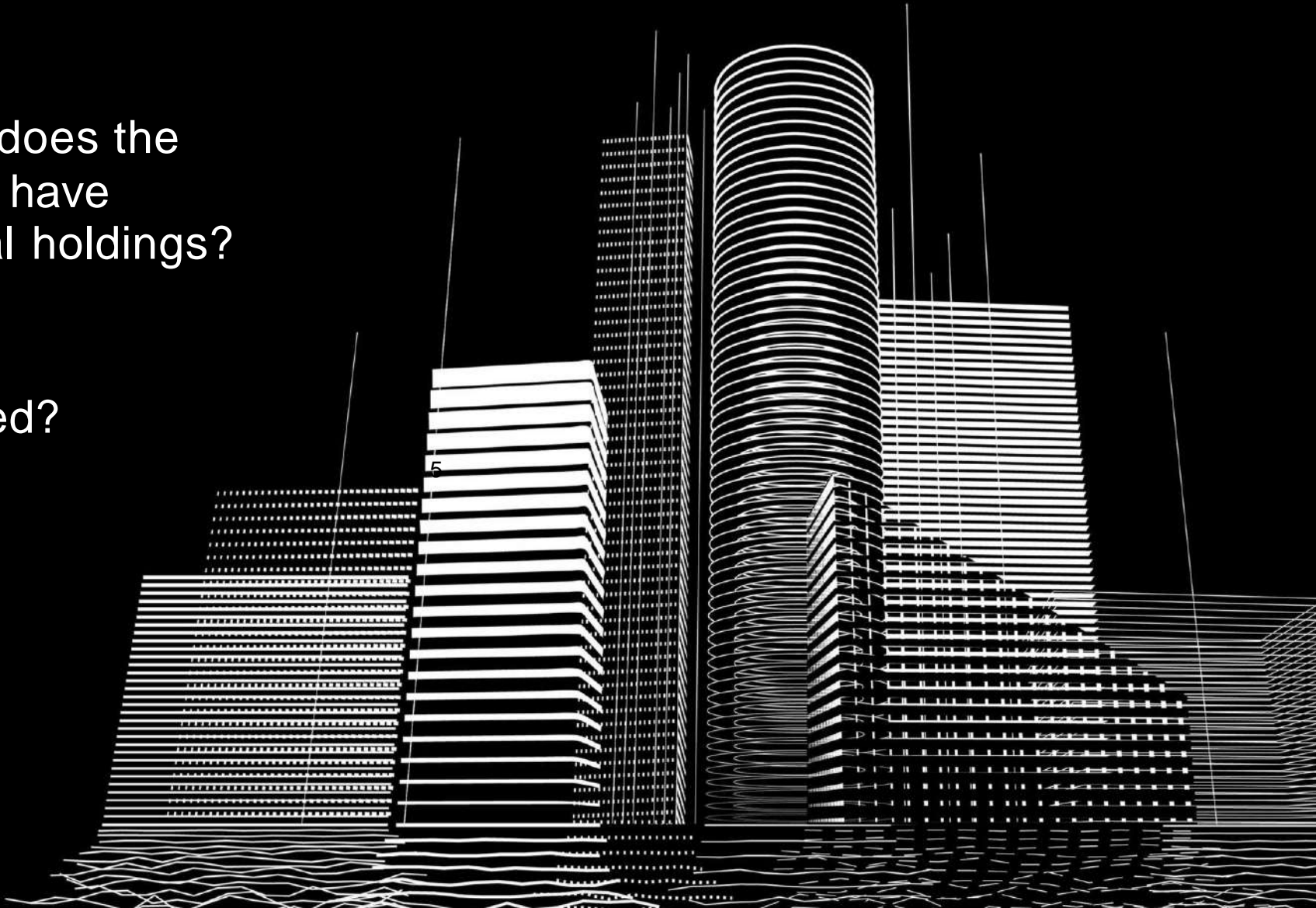
2019 _ KNØX

- 👁️ Extremely difficult to tell the difference between bad, good & great security
- 👁️ Internal theft accounts for the majority of thefts & losses
- 👁️ Almost all exchanges / custodians are massively underinsured or uninsured
- 👁️ Almost all insurance policies exclude coverage for internal theft
- 👁️ Lack of regulation & weak regulation leaves investors exposed



THINGS TO ASK YOUR EXCHANGE / CUSTODIAN

- ⑥ How much insurance does the exchange / custodian have compared to their total holdings?
- ⑥ Is internal theft covered?
- ⑥ Request a certificate of insurance from their broker.



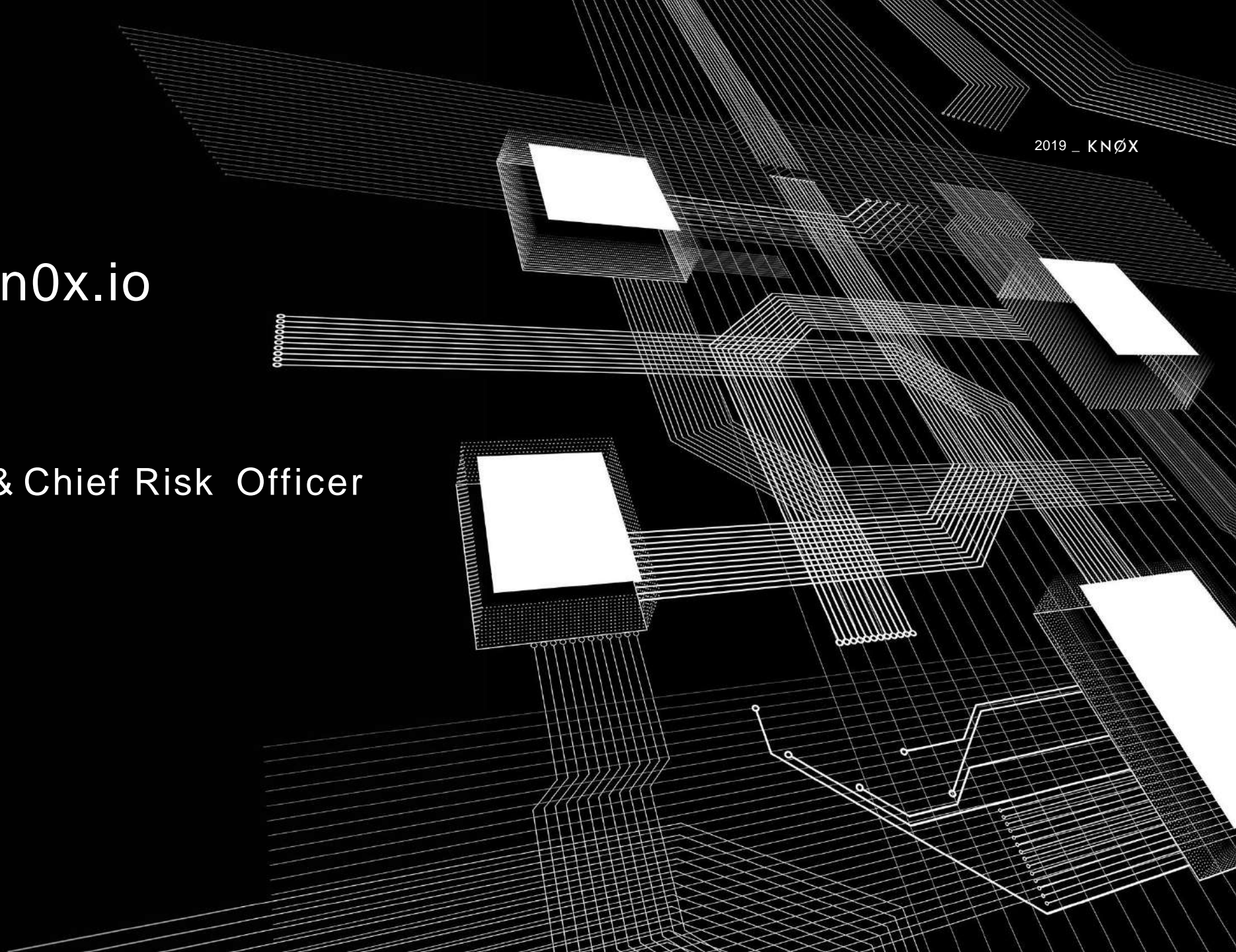
Contact Us | kn0x.io

Jerry Chien

Managing Director & Chief Risk Officer

jerry@kn0x.io

+1 647 519 7006



PURΣFACTS

Complex Problems. Smart Solutions.



Over the next 10 years,
\$8.6tn USD
is set to change hands.

What is my AI strategy?



Data



Talent



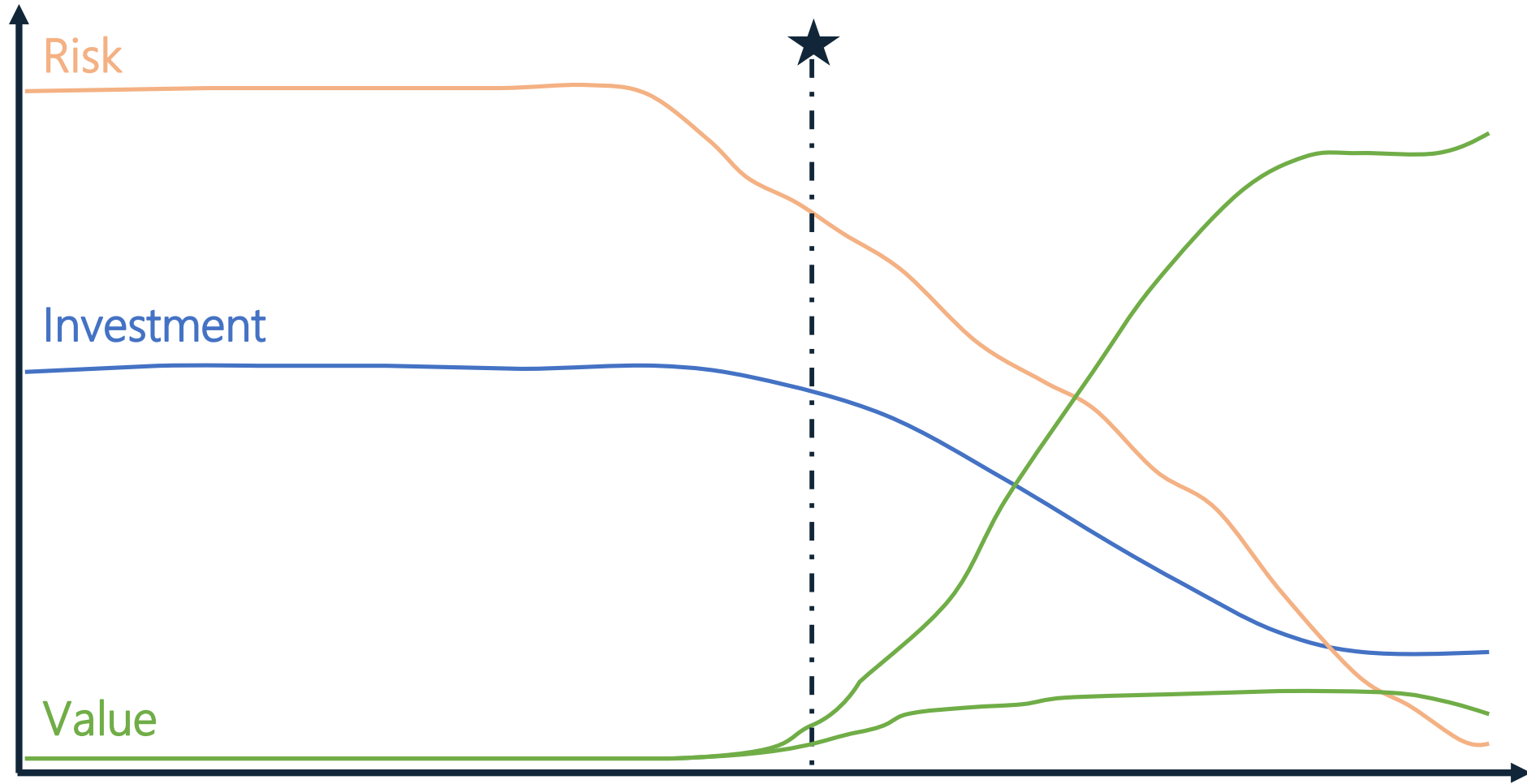
Where to
Start



Adoption

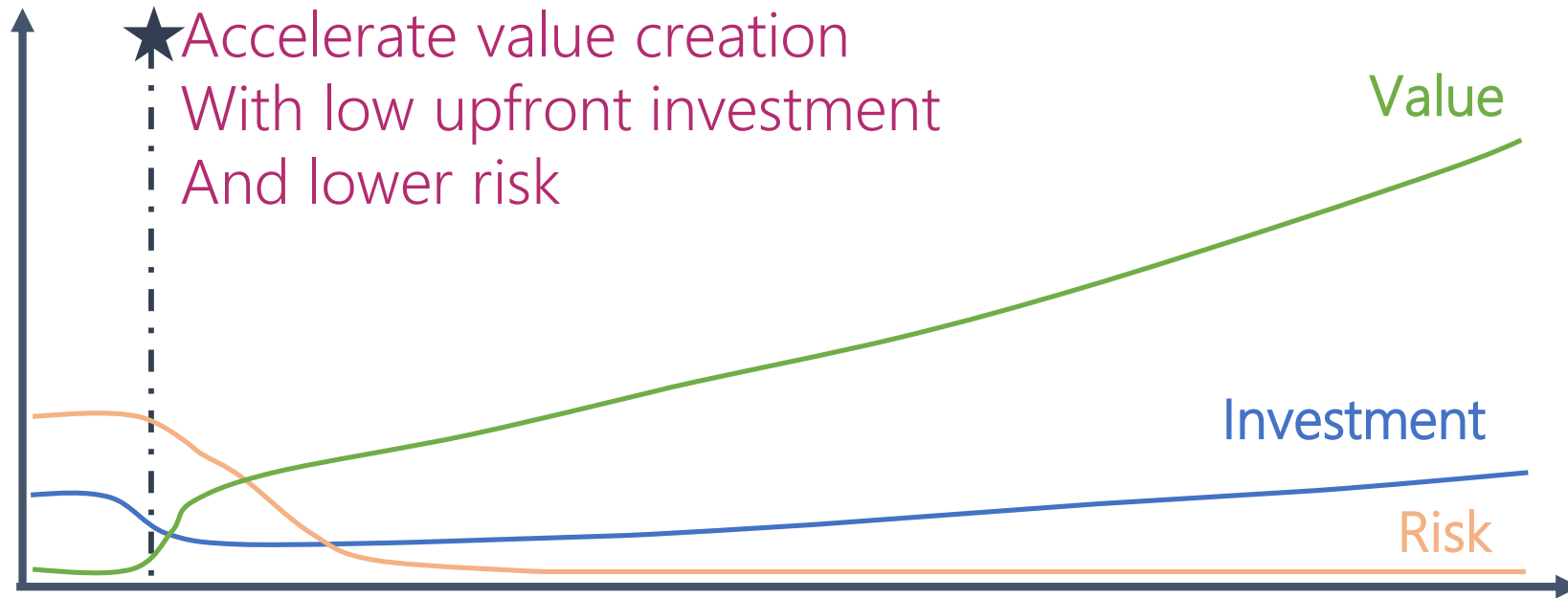


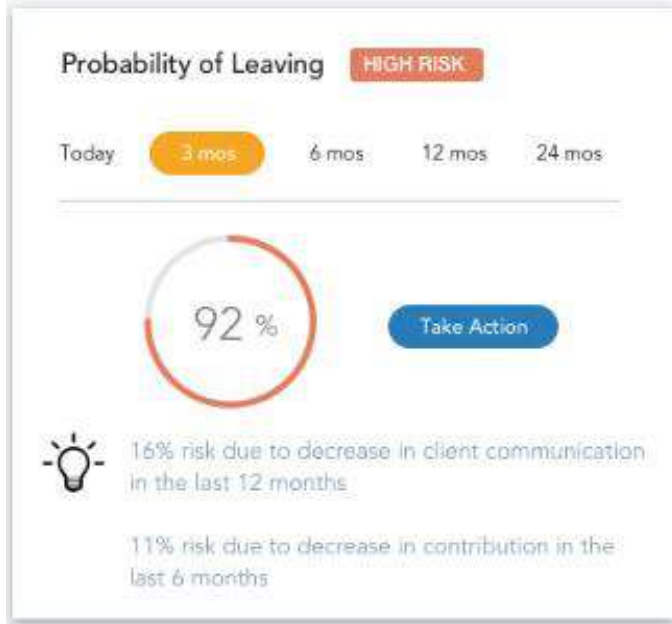
Funding



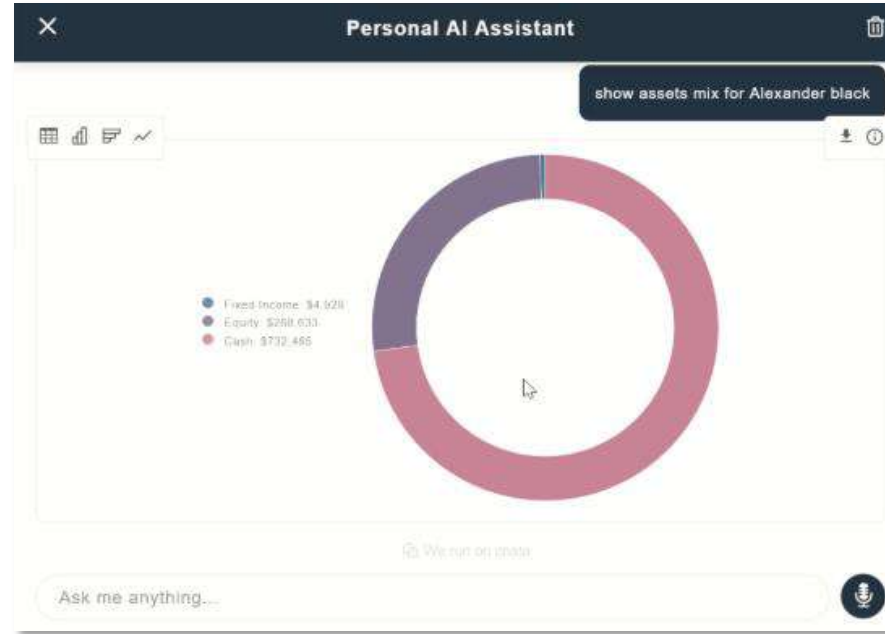
PURΣFACTS

Insights-as-a-Service





Retain Most Valued Clients



Talk to Data



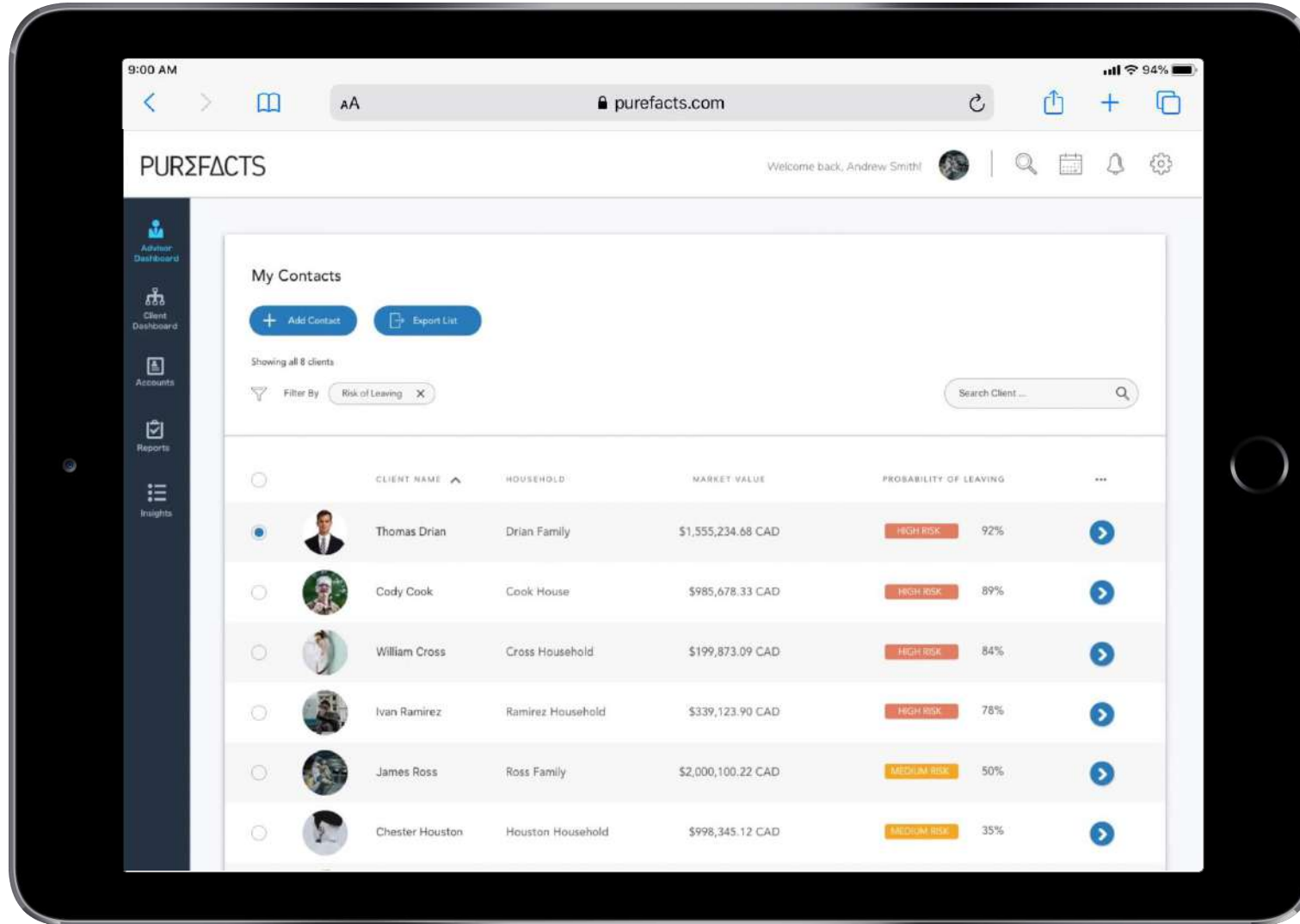
Prevent Costly Mistakes

PURΣFACTS

Insights-as-a-Service

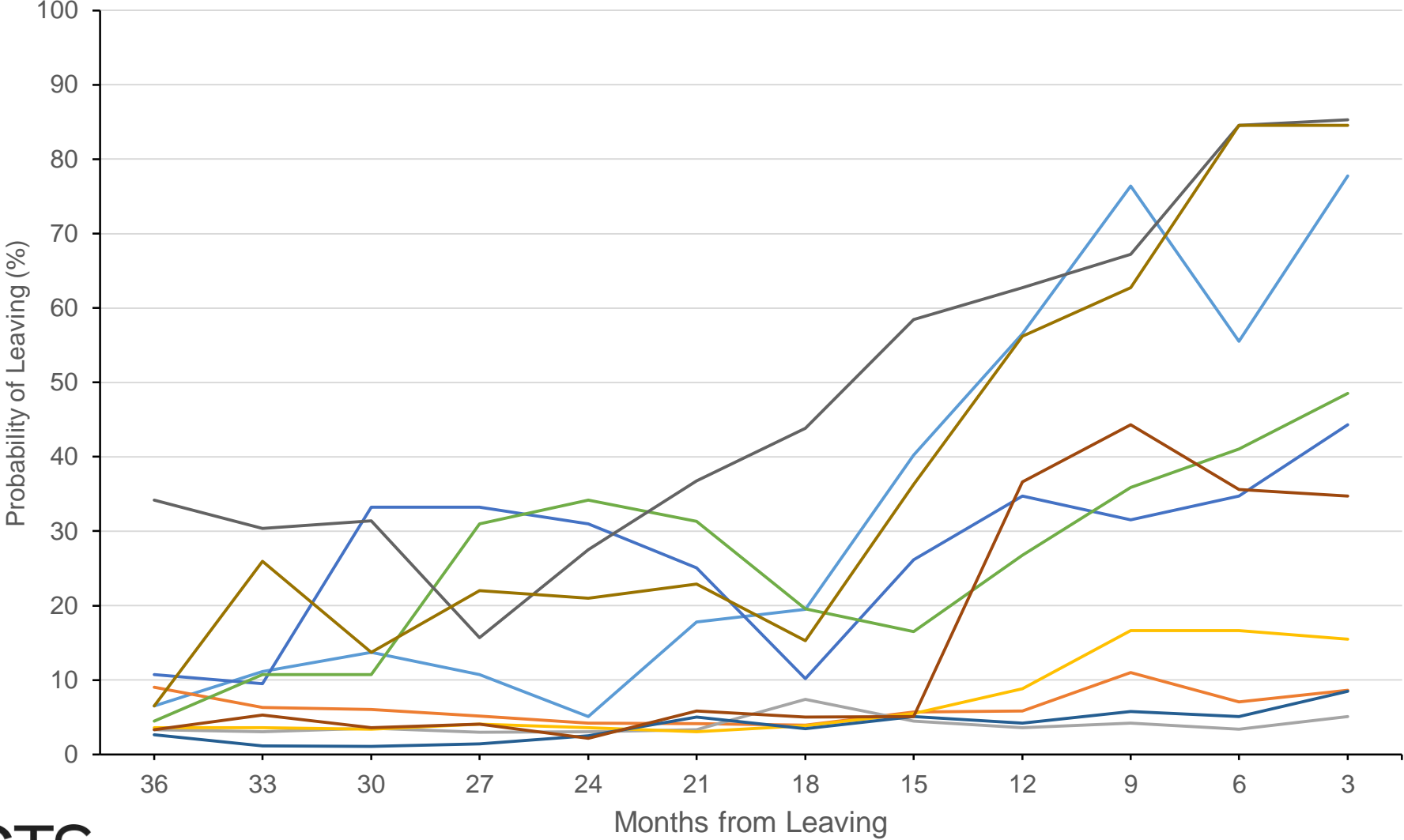
Retaining top clients

Retain your top clients

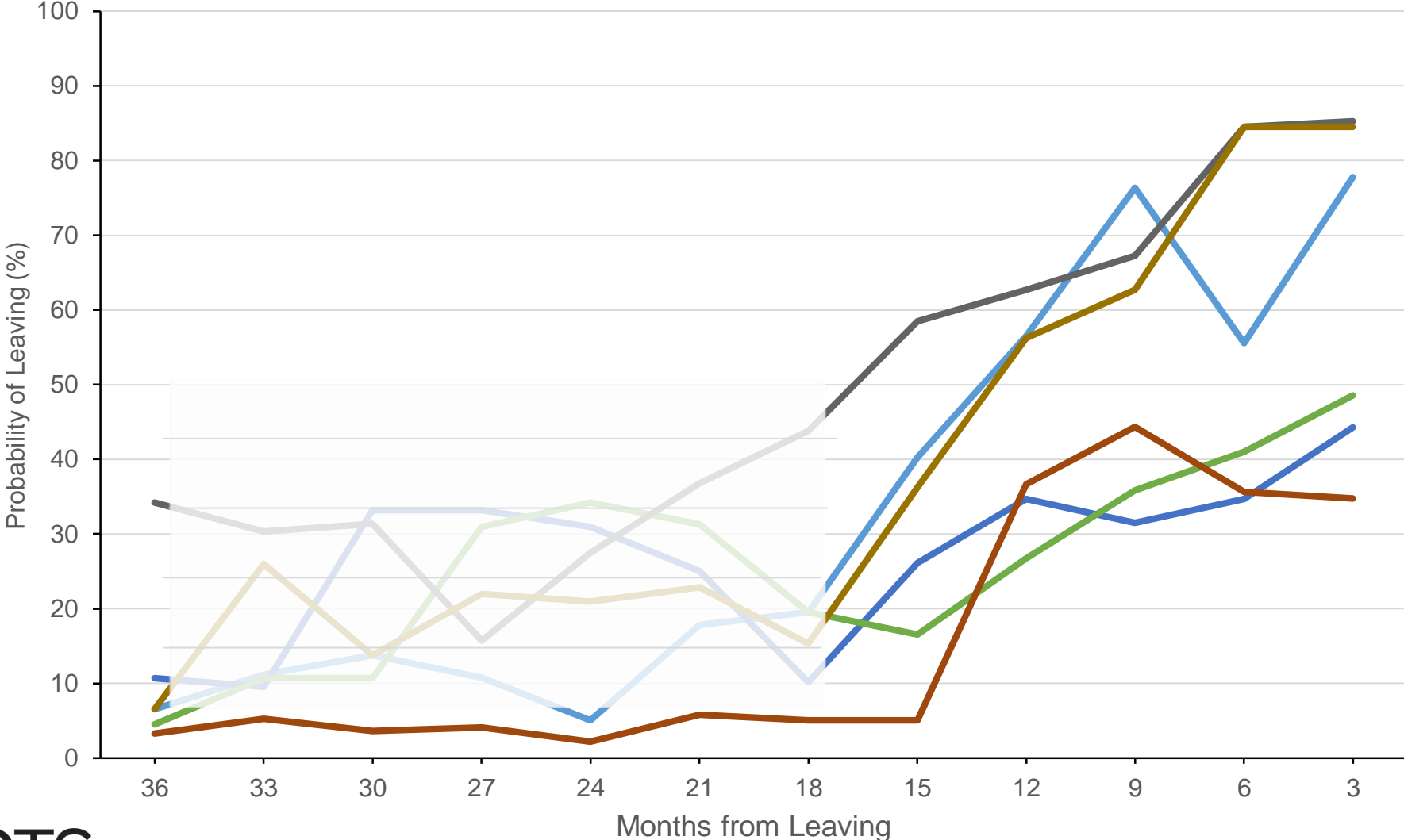


PUREFACTS

Story of 10 investors firing their advisor



Story of 10 investors firing their advisor



PURΣFACTS

Insights-as-a-Service

Talking to data



- Advisor Dashboard
- Client Dashboard
- Accounts
- Reports
- Insights

Total Market Value

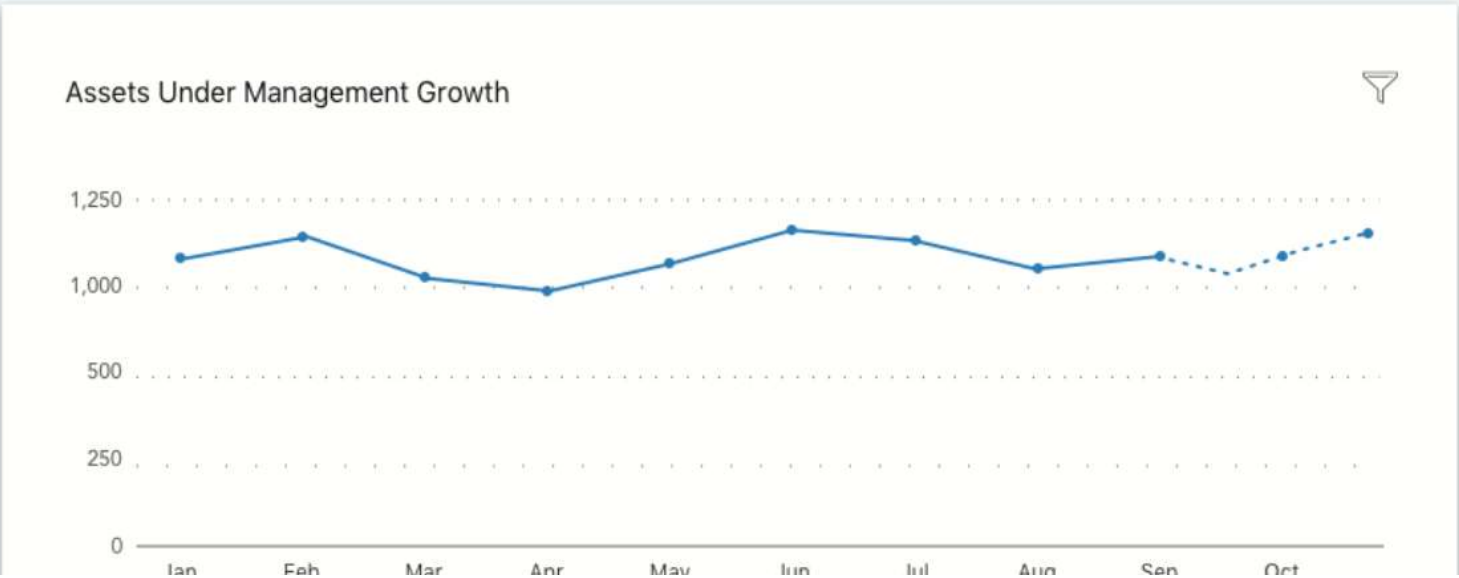
\$2,900,100

Total Accounts

10,901

Total Clients

5,529



Health Score **HIGH RISK**

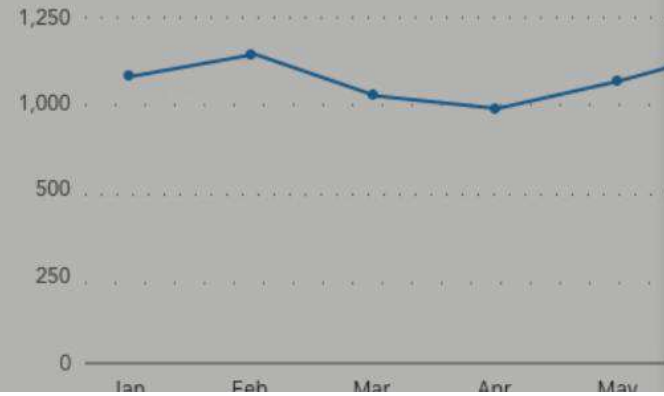
74%

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua.

Total Market Value

\$2,900,100

Assets Under Management Growth



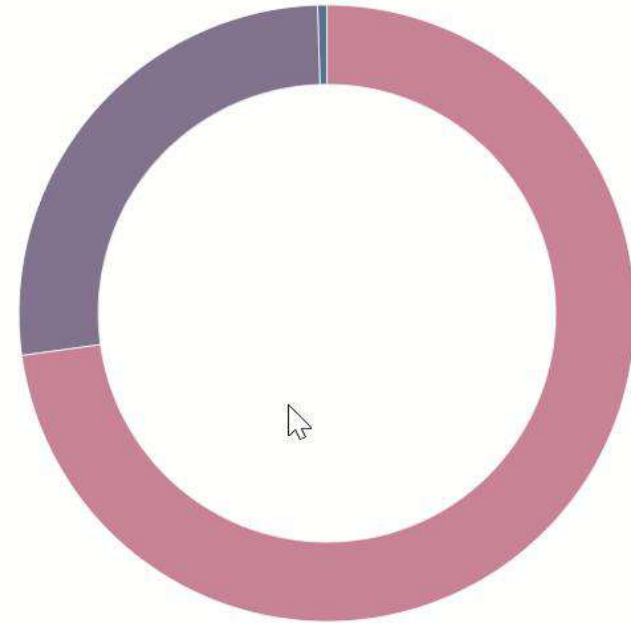
Personal AI Assistant



show assets mix for Alexander black



- Fixed Income: \$4,928
- Equity: \$268,633
- Cash: \$732,485



We run on data

Ask me anything...



PURΣFACTS

Insights-as-a-Service

Preventing costly mistakes



What you are
monitoring
now!



Problems that happen rarely

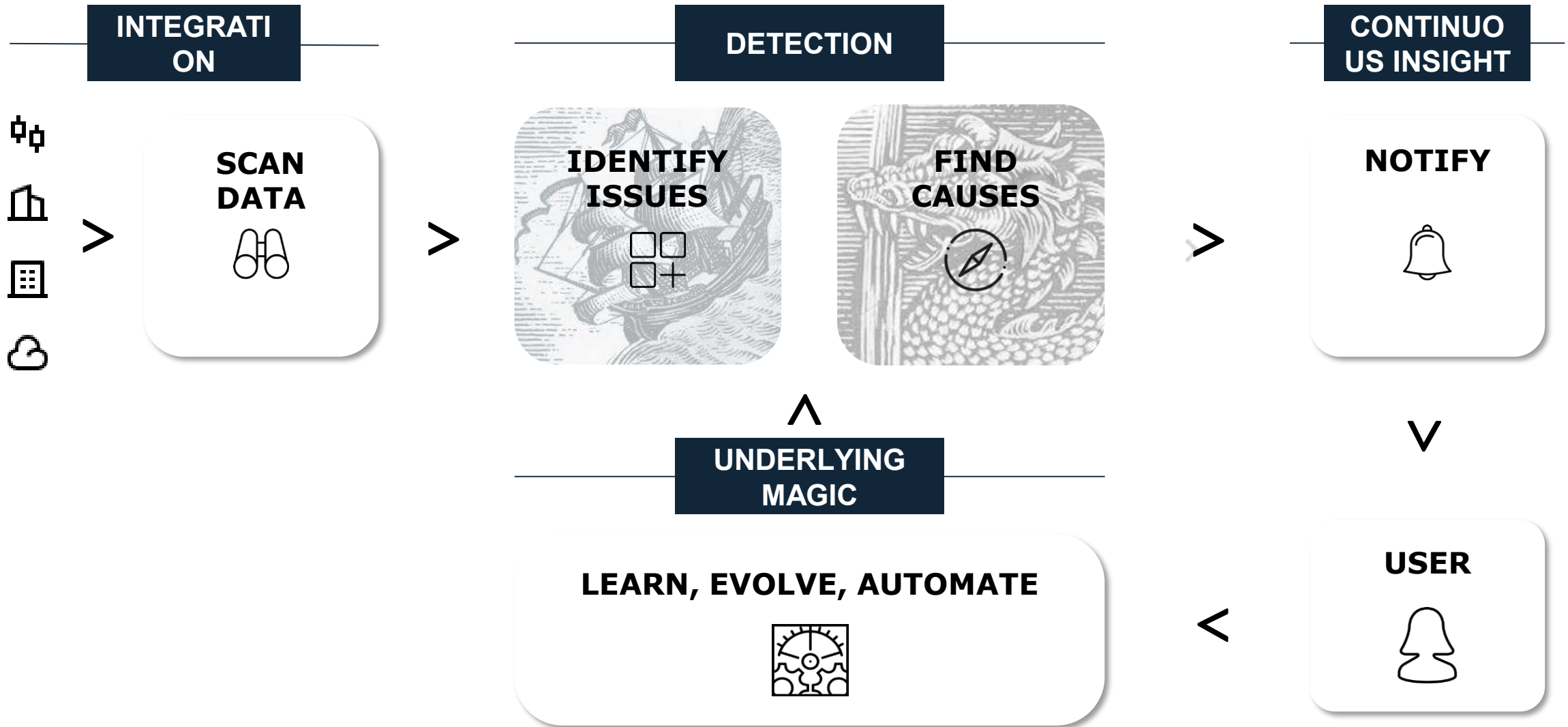
What you are monitoring now!



Problems that
happen rarely

What you are
monitoring
now!

Problems we
have never
thought about!





Contacts



Data Anomaly Dashboard

Fee Management

Volatility



1234

Fee Results

Error Risk : 2%

Detected on Sep 14th, 2019



1902

Fee Results

Error Risk : 80%

Detected on Sep 5th, 2019



0923

Fee Results

Error Risk : 65%

Detected on Aug 25th, 2019



7812

Security

Error Risk : 49%

Detected on Aug 21st, 2019



3347

Security

Error Risk : 42%

Detected on Aug 3rd, 2019



Anomaly Overview

1234

Fee Results

Detected On | Sep 14th, 2019

Error Risk | 2%

Account ID | 908123

Fee Amount | \$153.18

Blended Rate | 18%

Charged Blended Rate | 18%



Anomaly Causes

None



All Contacts



Groups



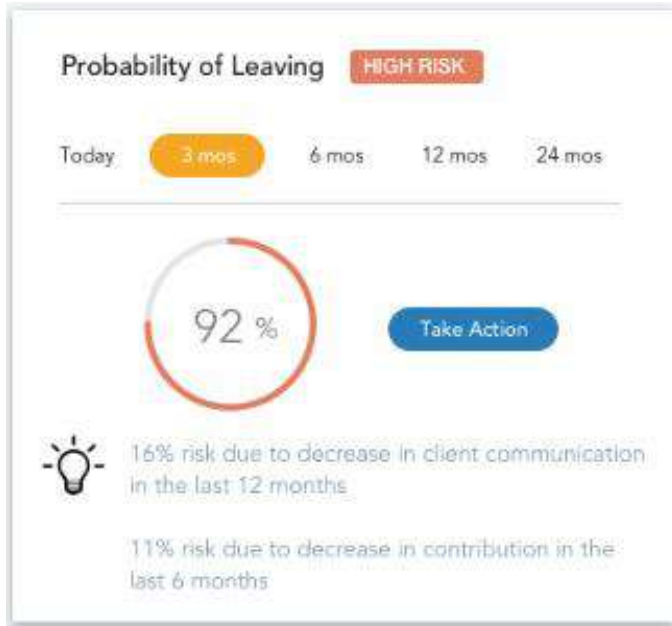
Accounts



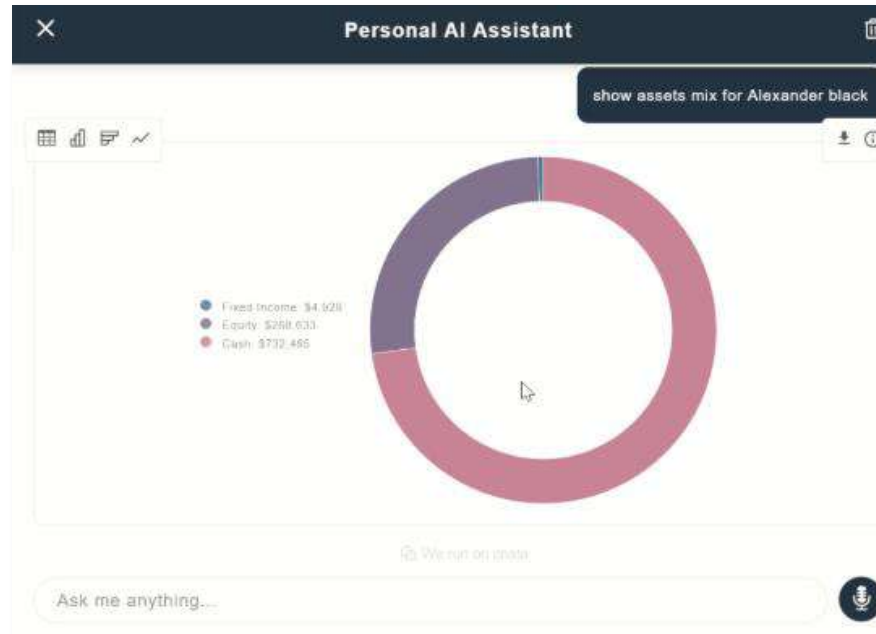
Activity Log



Accelerate Value Creation with AI-Powered Solutions



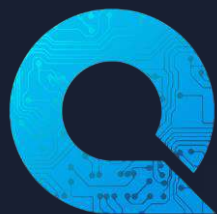
Retain Most Valued Clients



Talk to Data



Prevent Costly Mistakes



Quantum Data Technologies

Automated Machine Learning powered by Quantum ML™

Website:

www.qdt.ai

Contact:

Email: info@qdt.ai

Phone:

Vancouver: 1-604-323-3171

New York: 1-510-825-6114



Our Core Team

QDT's Management brings a combined 30+ years of experience in Data Science, Predictive Analytics and Machine Learning, and have successfully delivered solutions for Financial Services and large enterprise customers in various industries.

Our core team offers deep expertise across Data Engineering, Software Architecture, UI Design and Advanced Machine Learning, allowing us to provide highly customizable solutions.



CEO
Rajiv Chandrasekaran, PhD



Chairman
William Dennis



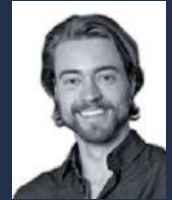
CTO
Alessandro Savino, MSc,
CDA



Chief Data Scientist
Sanjay Gopinath



COO
Candice White



Product Director
Sean Bockhold

Quantum ML™

An end-to-end data analysis and data prediction solution



Enterprise

AI and Machine Learning solutions for the modern enterprise using Quantum ML.



Fintech

Quantum ML for financial time-series prediction, trading, and risk management.



Quant

Servicing Quant Hedge Funds with custom quantitative trading algorithms.



Marketing

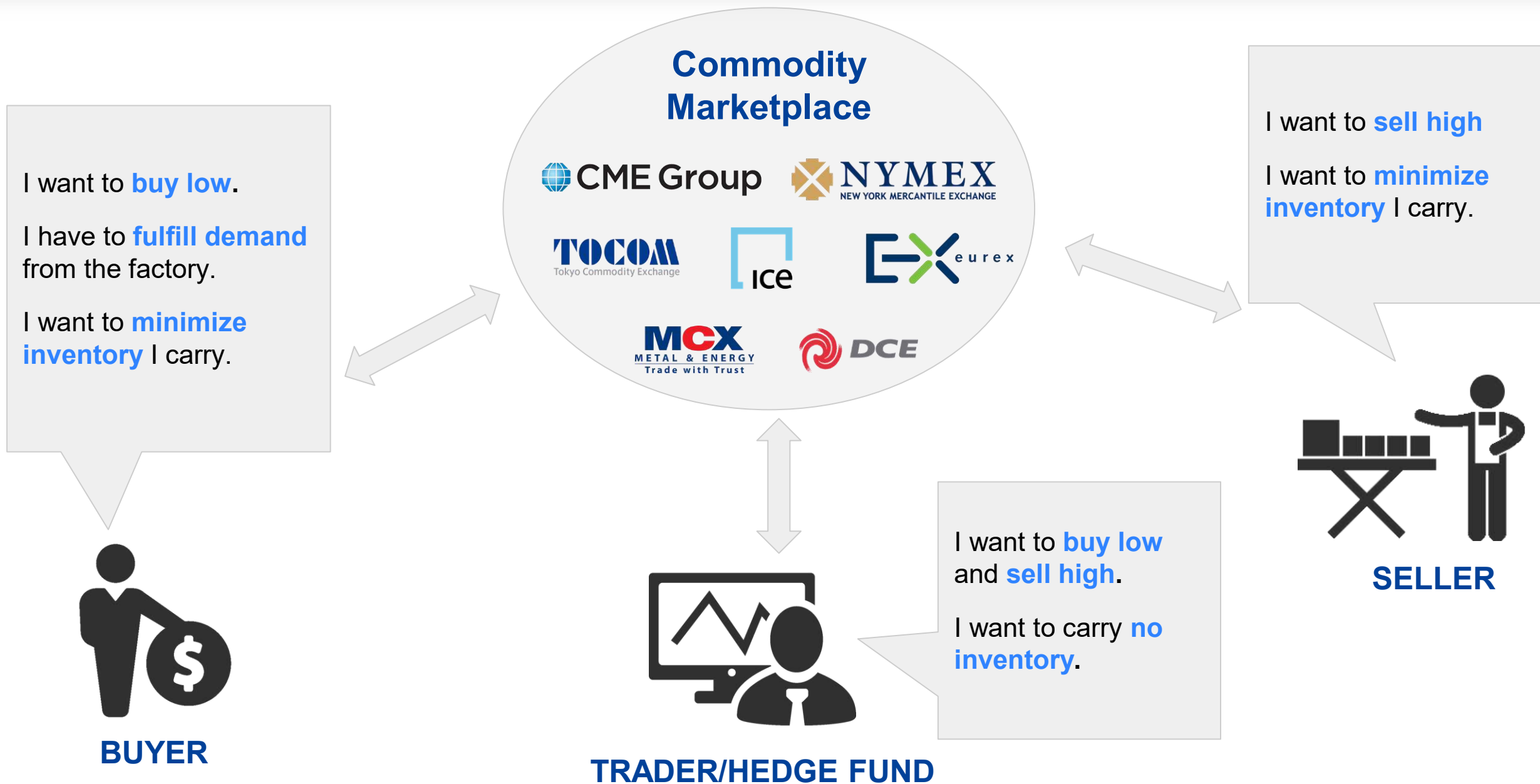
An evidence-based approach to marketing and personalization algorithms.



Health

Improving patient outcomes with Machine Learning, and an AI avatar for mental health.

Let's look at an example...



What every user needs is the same:

→ An accurate prediction of future price movements

But, success metrics are different for each user:

Buyer: Cost savings, mark-to-market

Trader: Equity Curve

Seller: Increase in revenue

Chief Procurement Officer (CPO)

We need to buy 100 tonnes of wheat this month to meet our factory demand

Shall we place an order on ICE?

Macroeconomist

NO. GDP growth is lower and demand is weakening. Prices will fall. We should wait.

Meteorologist

YES. Excess rainfall is predicted in Ukraine and will damage crops. Supply will be constrained and prices will rise. We should buy now.

Technical Trader

YES. Price is above 200 day MA indicating bullish trend. We should buy before prices rise further.

Business Analyst

NO. Trade war is easing. Prices will drop further. We should wait.

What should the Buyer do?

»» Build models to predict any financial instrument



Equities & Indices



Energy & Commodities



Currencies & Interest Rates



Mutual Funds and ETFs



Quantum ML™ is a cloud-based machine learning platform.



Quantum ML™

1. Build models to test hypotheses

Every stakeholder can build ML models to validate (or invalidate hypothesis). Sample outcomes:

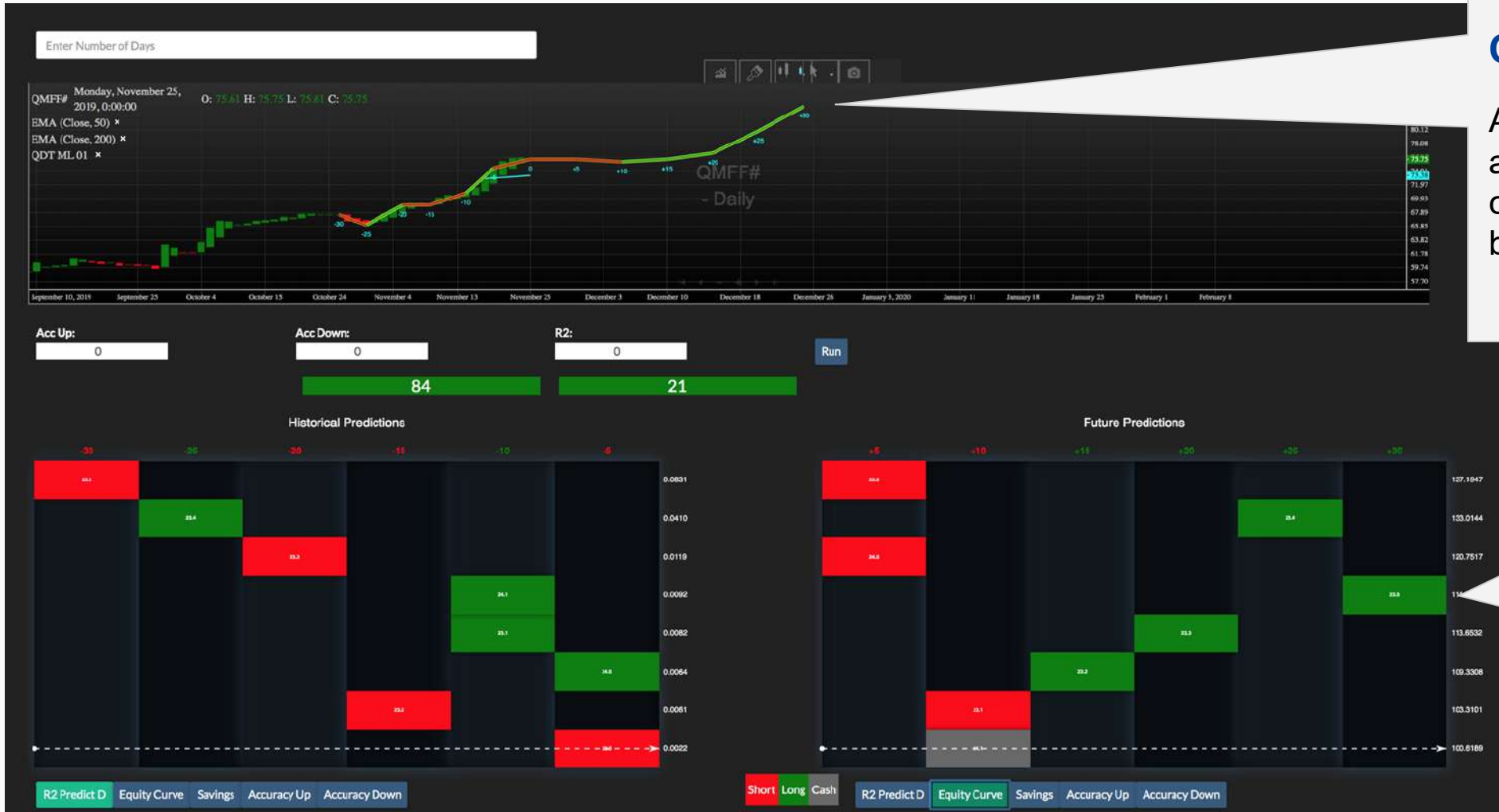
- Technical analysis indicates that 200 MA is not likely to drive prices at this time.
- GDP growth rate is highly predictive of prices.

2. Build combined models

Combine models using a combination of all stakeholders data.

3. Auto-build models

Quantum ML auto discovers patterns and builds prediction models.



Quantum ML Output

All the individual models are combined to provide a composite prediction and buy recommendation.

Multiple Models

Each box represents a different model



Quantum ML has a seat at the table

Humans and ML work together to arrive at better decisions.

Human input: Black Swan Events

ML can only predict events for which there is historical data.

MARS

- 4-6% reduction in commodity procurement cost.

TATA

- 1-2% reduction in procurement cost by timing the spot market.
- 5-7% reduction in procurement by negotiating futures contracts.

WORLDQUANT®

- Alpha generation using quant algorithms.



- »» Built-in access to thousands of data sources.
- »» Deploy accurate models in hours, not days.
- »» Simulate and backtest multiple strategies.



Data

Integrate with any datasource.

Pre-loaded datasets:

- Indices
- Equities
- Commodities
- Futures/Options
- News
- Macroeconomics
- Fundamentals
- Weather
- Technical Analysis



Automated ML

Predict price movements.

Analyze leading indicators.



Trading

Backtest model performance.

Deploy multiple strategies.

- Reduce Costs
- Hedge
- Speculate

» Modeling: Step 1 of 3 - Choose Your Target Variable

Create a Timeseries Experiment

Dataset Information

Let's start by creating info for dataset

Target Variable Selection

Let's select your target variable next

Select Predictors

Let's select what to predict and create dataset.

Configure

Let's configure your datasets.

Review and Create

Let's review and create your dataset.

Total Rows Selected: 1

Target Variable Name Selected: COAL (API 4) FOB RICHARDS BAY

Target Variable Symbol Selected: QMFF#

Name	Symbol	Provider	Frequency	Exchange	Category	SubCategory1	SubCategory2	Location	Start Date
coal	Search Symbo	DTNIQ	All FREQUEN	Select Exchang	Select Category	Select SubCategory1	Select SubCategory2	Select Location	All START_DATE
AUSTRALIAN COKING COAL PLATTS LOW VOL	QALW#	DTNIQ	Daily	NYMEX	Commodities	Industrials	Markets		2011-08-29
COAL (API 2) CIF ARA	QMTF#	DTNIQ	Daily	NYMEX	Commodities	Energy	Markets		2010-12-17
COAL (API 4) FOB RICHARDS BAY	QMFF#	DTNIQ	Daily	NYMEX	Commodities	Energy	Markets		2010-12-17
COAL (ICI 4) INDONESIAN COAL INDEX	QICI#	DTNIQ	Daily	NYMEX	Indices	Energy Index	Markets		2018-01-05
COAL API 2 ARA AVG COMP. SYNTHETIC		DTNIQ	Daily	NYMEX	Commodities	Energy	Markets		2017-11-21
COAL API 2 ARA COMPOSITE SYNTHETIC					Commodities	Energy	Markets		2017-08-31
COKING COAL					Commodities	Industrials	Markets		2013-03-22
COKING COAL CFR CHINA					Commodities	Industrials	Markets		2015-07-31
COKING COAL CFR CHINA SWAP					Commodities	Industrials	Markets		2018-06-25
COKING COAL FOB AUSTRALIA					Commodities	Industrials	Markets		2015-07-31
COKING COAL FOB AUSTRALIA SWAP					Commodities	Industrials	Markets		2018-06-25
CSX COAL					Commodities	Energy	Markets		2015-06-09
CSX COAL	UXS#	DTNIQ	Daily	ICEEC	Commodities	Energy	Markets		2015-06-09

What do you want to predict?

Richards Bay Coal (API4)

29 - Total Names Present 34 - Total Sym... 1 - Total Provid... 1 - Total Frequ... 5 - Total Exchan... 2 - Total Categories Present 3 - Total SubCategory1 Pr... 1 - Total SubCategory2 Prese... 1 - Total Locations Present 19 - Total Start Dates Present

Page Size 25 First Prev 1 2 Next Last

Dataset Information Let's start by creating info for dataset
 Target Variable Selection Let's select your target variable next
Select Predictors Let's select what to predict and create dataset.
 Configure Lets configure your datasets.
 Review and Create Let's review and create your dataset.

Total Rows Selected: 33 Target Variable Name Selected: COAL (API 4) FOB RICHARDS BAY Target Variable

Select All DeSelect All Select Page DeSelect Page Show Selected Show UnSelected

Name	Symbol	Provider	Frequency	Exchange	Category
Coal	Search Symbol	DTNIQ	Select Frequenc	Select Exchange	Commo
AUSTRALIAN COKING COAL PLATTS LOW VOL	QALW#	DTNIQ	Daily	NYMEX	Commo
COAL (API 2) CIF ARA	QMTF#	DTNIQ	Daily	NYMEX	Commo
COAL (API 4) FOB RICHARDS BAY	QMFF#	DTNIQ	Daily	NYMEX	Commo
COAL API 2 ARA AVG COMP. SYNTHETIC	QCLP#	DTNIQ	Daily	NYMEX	Commo
COAL API 2 ARA COMPOSITE SYNTHETIC	QCQS#	DTNIQ	Daily	NYMEX	Commo
COKING COAL	DCJM#	DTNIQ	Daily	DCE	Commo
COKING COAL CFR CHINA	SCC#	DTNIQ	Daily	SGXAC	C
COKING COAL CFR CHINA SWAP	CCS#	DTNIQ	Daily	SGXAC	
COKING COAL FOB AUSTRALIA	SAC#	DTNIQ	Daily	SGXAC	
COKING COAL FOB AUSTRALIA SWAP	CAS#	DTNIQ	Daily	SGXAC	Com
CSX COAL	UXS#	DTNIQ	Daily	ICEEC	Commo
CSX COAL	UXQ#	DTNIQ	Daily	ICEEC	Commo
CSX COAL	UCX#	DTNIQ	Daily	ICEEC	Commo

What data do you want to use to predict coal?

Select from a library of 20,000+ available datasets:

- Futures/Options
- Equities
- News
- Macroeconomics
- Fundamentals
- Weather
- Alternative Data
- Internal/Proprietary

28 - Total Names Present 33 - Total Symbol... 1 - Total Provide... 1 - Total Freque... 5 - Total Exchang... 1 - Total Categories Pres... 2 - Total SubCategory1 Present 1 - Total SubCategory2 Present 1 - Total Locations Present 18 - T

Page Size 25 First Prev 1 2 Next Last

Create a Timeseries Experiment

Dataset Information

Let's start by creating info for dataset

Target Variable Selection

Let's select your target variable next

Select Predictors

Let's select what to predict and create dataset.

Configure

Let's configure your datasets.

Review and Create

Start date (Defaults to beginning of year)

2017-01-01

End date (Defaults to today)

2019-11-20

Lookahead prediction days (N-Predict) Selection

Enter N Predict Values followed by Commas

1,2,3,4,5,10,20,30,40,50,60

[Click here, for more advanced configuration options](#)

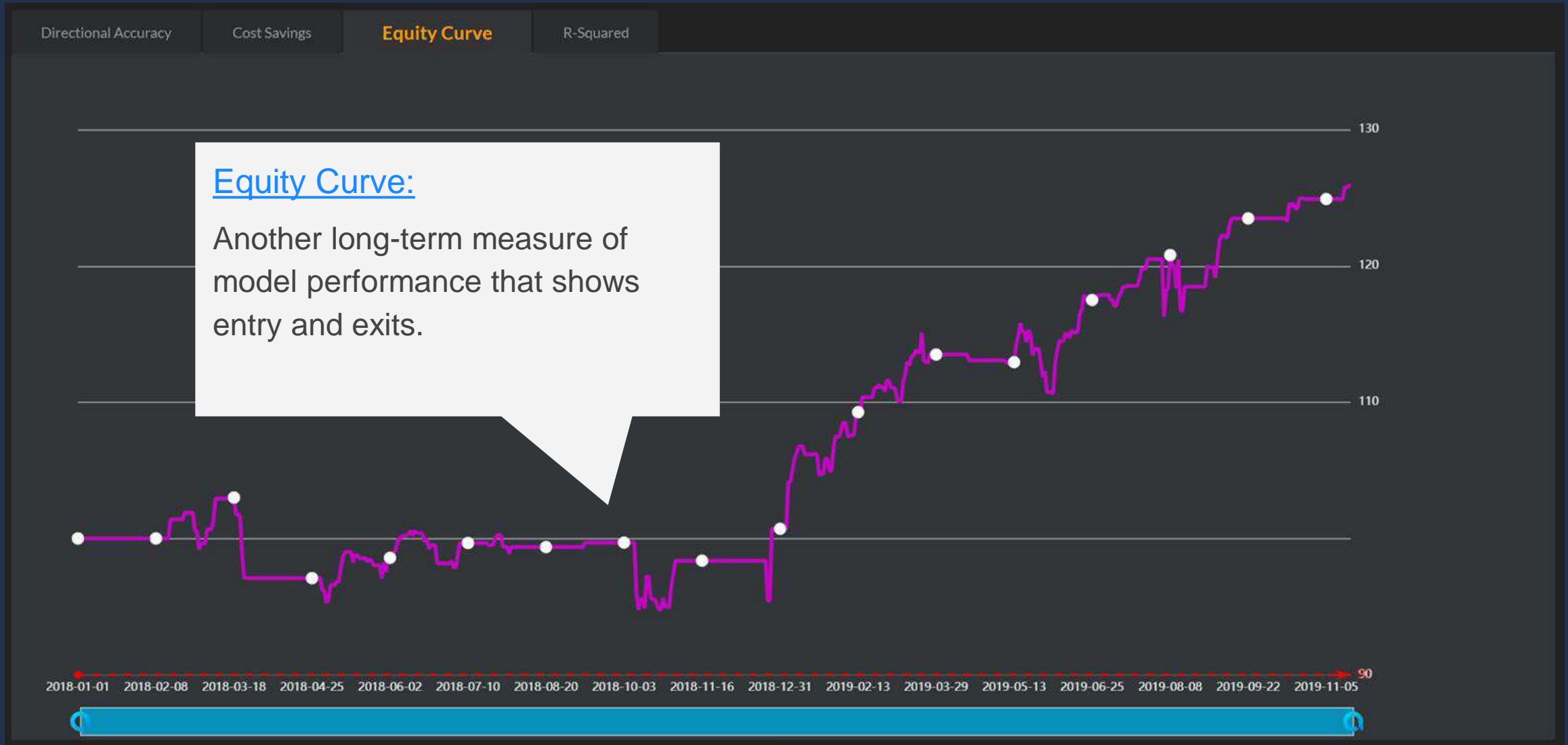
Next

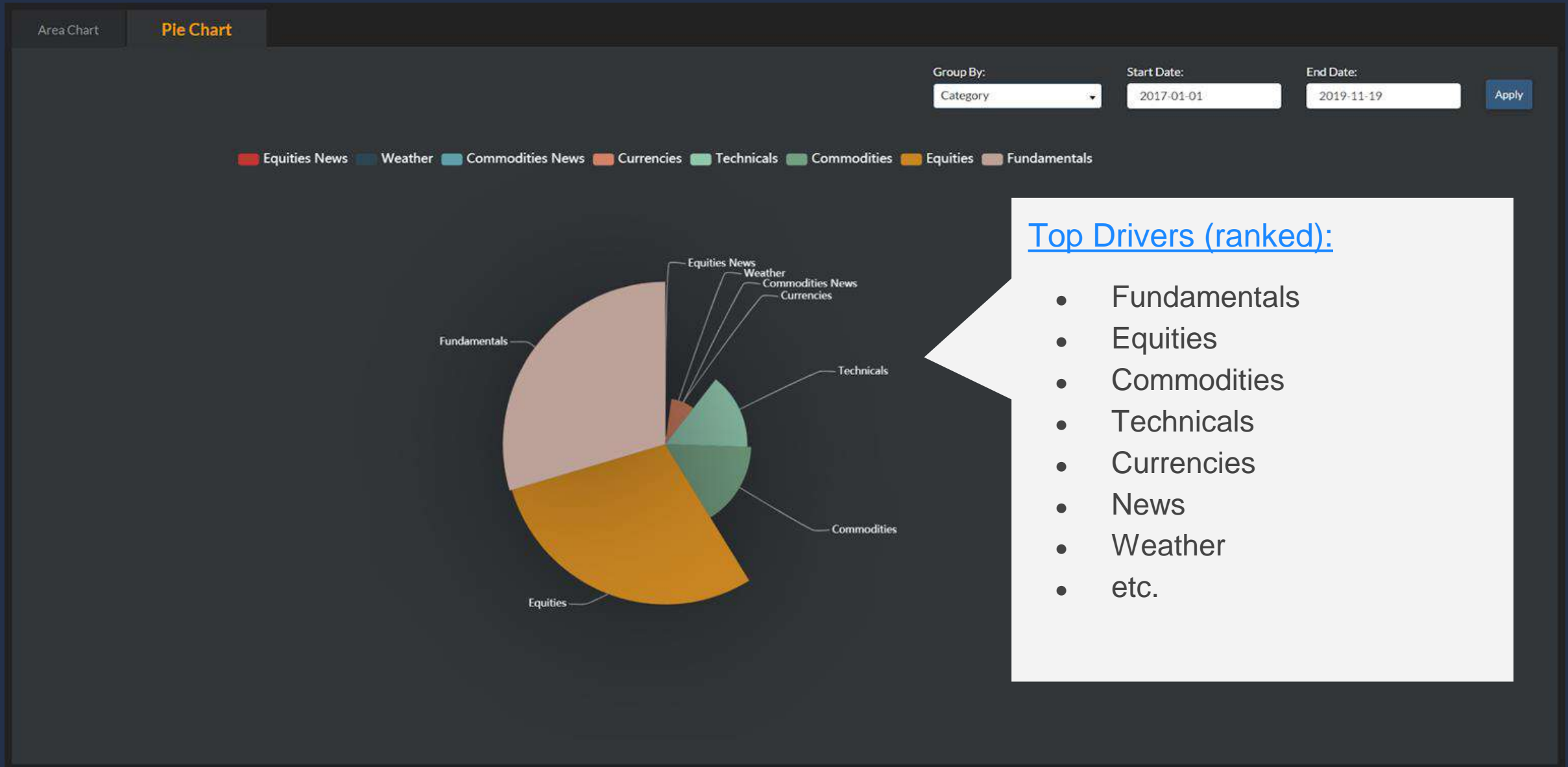
Configure:

Select time-frame and how far ahead you want to predict.

»» Outputs: Single Model Dashboard (1 of 4)







Quantum ML comes with a variety of additional performance metrics:

- R^2
- Directional Accuracy (up/down)
- Mark to Market
- Custom trading and hedging strategies
- Sharpe ratios
- Volatility
- etc.

Subscription

Self-serve Model
Development

Architecture

- SaaS
- Managed Cloud

Data

- Pre-Built Data Integration

Fee Structure

- Ongoing Subscription based on users and cloud resources

Pro Services

QDT Consulting

Services

- Custom Data Integration
- Custom Dashboards
- Model building support with expert ML team
- Strategy Development

Fee Structure

- Subscription
- Time and Materials

Website:

www.qdt.ai

Contact:

Email: info@qdt.ai

Phone:

Vancouver: 1-604-323-3171

New York: 1-510-825-6114