All Saving Plans are restricted to members/adherents of member Churches of Convention of Atlantic Baptist Churches and not to the general public.

A signed Declaration of Membership and Risk Acknowledgement Statement must accompany all initial Applications.

Description of Plans:

**Savings Account Plan (Non-Registered)** May be opened with a minimum deposit of $100. May be held jointly, funds not 'locked in' and available partially or entirely upon request without penalty. Current interest is calculated and distributed on June 30 and Dec.31 of each year. Interest may be drawn semi-annually or accrue to the account. No administration fees. *(Guaranteed solely by the assets of Atlantic Baptist Foundation)*

**Monthly Savings and Income Plan (Non-Registered)** May be opened with a minimum deposit of $25,000. Additional deposits of $1,000 accepted; minimum monthly withdrawals $100 comprising of 'interest' or 'interest and principal', current interest calculated and distributed on Jun.30 and Dec.31. A 30 day notice required to cancel Plan. No administration fees. *(Guaranteed solely by the assets of Atlantic Baptist Foundation)*

**Term Deposit** (Non-registered) A 3 year 'locked-in' term with interest and principal payable at the expiration date. Interest calculated and added to account annually Dec. 31 of each year. Plan may be cancelled by forfeiture of 50% of the accrued interest. No administration fees. *(Guaranteed solely by the assets of Atlantic Baptist Foundation)*

**Trust Plan**; (Non-registered) A Plan in perpetuity, whereby one desires to benefit a recipient of the interest. Interest is calculated and distributed annually on Dec.31 of each year. Specified recipient(s) can be changed by giving a 30 day notice before interest distribution date. The principal cannot be withdrawn or distributed. No administration fees. *(Guaranteed solely by the assets of Atlantic Baptist Foundation)*

**ATLANTIC BAPTIST REAL ESTATE MORTGAGE FUND**

Designed especially and specifically for the members and adherents of a member Church of the Convention of Atlantic Baptist Churches residing in one of the four Atlantic provinces, namely Nova Scotia, Prince Edward Island, New Brunswick, and Newfoundland/Labrador, Canada. **NOT FOR THE GENERAL PUBLIC.**
R.R.S.P. : (REGISTERED RETIREMENT SAVINGS PLAN)

A Registered tax shelter Plan designed especially and specifically for members and adherents of member Churches of the Convention of Atlantic Baptist Churches residing in one of the four Atlantic Provinces of New Brunswick, Nova Scotia, Prince Edward Island and Newfoundland/Labrador Guaranteed interest calculated, distributed semi-annually and compounded; No erosion of principal deposits; Low risk plan guaranteed by mortgages on member Churches and Agency properties held by Atlantic Baptist Foundation and assigned as security for the Concentra Financial Fund, the Trustee; Spousal contributions accepted; Existing locked in or non-locked in R.R.S.P.’s may be transferred-in; R.R.S.P.’s may be transferred out without penalty; Non-locked in funds may be withdrawn at any time (subject to the income tax regulations); Allowable Monthly, quarterly, semi-annual, and annual deposits may be made; No annual fee (Guaranteed solely by the assets of Atlantic Baptist Foundation)

RIF: (REGISTERED RETIREMENT FUND)

Retirement Income Fund Designed especially and specifically for the members and adherents of a member Church of the Convention of Atlantic Baptist Churches residing in one of the four Atlantic provinces, namely Nova Scotia, Prince Edward Island, New Brunswick, and Newfoundland/Labrador, Canada. Special Features:

- No erosion of principal deposits
- Low risk plan guaranteed by first mortgages on Church and Agency properties held by Atlantic Baptist Foundation and assigned to Concentra Financial, Trustee as security for the Fund.
- Spousal RRSP accepted; Existing locked in or non-locked in R.R.S.P.’s and R.R.I.F.’s may be transferred-in; Monthly, quarterly, semi-annual, and annual income payments can be paid
- Automatic banking arrangements available; no annual fees. (Guaranteed solely by the assets of Atlantic Baptist Foundation)

RISK ALERT

Investment Risk is defined as the probability or likelihood of occurrence of losses relative to the expected return on any particular investment.

Description: Stating simply, it is a measure of the level of uncertainty of achieving the returns as per the expectations of the investor. It is the extent of unexpected results to be realized.

Risk is an important component in the assessment of the prospects of an investment. Most investors while making an investment consider less risk as favorable.

In over 54 years Atlantic Baptist Foundation has always paid interest on the Client’s Savings Plans when due, nor has any Client ever suffered a financial loss of their money. A request for withdrawal of funds is promptly returned to the Client by mail or by direct deposit.

It is an accepted fact that there are certain risks when investment in a financial organization is made; despite its excellent record, the Foundation is not exempt to the rule. To mitigate a potential financial loss risk, the Board of Directors are diligent in ensuring the basic protection of funds entrusted to the Foundation are in place, ie Bonding staff, insuring facilities, using a professional Portfolio Manager to manage its Investment Portfolio, ensure proper documentation and insurance is in place for its borrowers; obtains legal opinions when necessary and appoints professional management and auditing firm to prepare annual financial statements. The Board of Directors consists of men and women of experience. The staff is well experienced.
The following is a list of potential risks that could impact an investment in the Foundation:

- major downturn in the economy
- financial turmoil in the stock markets;
- a reduction in Loan requests
- delinquent loan payments;
- loan losses;
- a ‘run’ on funds;
- a disproportionate increase in the inflow of deposits vs loan balances
- insolvency.

**Guarantee**

All Saving Plans are unconditionally guaranteed by the assets of Atlantic Baptist Foundation and not by the CDIC or any other insuring organization.

**STATUTORY RIGHTS OF ACTION**

Securities legislation in each of the Atlantic Provinces provides subscribers with a remedy for *rescission* or *damages* where an Information Memorandum and any amendment to it contain a misrepresentation. The securities legislation of each of the Atlantic Provinces provides that if this Information Memorandum, together with any amendment thereto contains a misrepresentation and it was a misrepresentation at the time of subscription of Units, a subscriber of Units to whom this Information Memorandum was sent or delivered, and who subscribes for Units, will have, subject to the defenses and qualifications set out below and in the legislation, either a *right of action for damages*, or alternatively a right of rescission against the Fund/Securities, enforceable on notice being given to the Fund/Securities not later than one hundred and twenty (120) days after the date that the payment was made for the Units/Securities, provided that the Fund/Securities will not be liable: (a) if the subscriber purchased the Units/Securities with knowledge of the misrepresentation; (b) for all or any portion of damages that it proves do not represent the depreciation in value of such Units/Securities as a result of the misrepresentation relied upon; and (c) the amounts in excess of the price at which such Units/Securities were issued to the subscriber.

The right of action for damages or rescission conferred under applicable securities laws is in addition to and not in derogation from any other right or remedy available at law to the subscriber. Subscribers are advised to consult their own professional advisers for advice on the applicable statutory rights of action in the relevant Atlantic Province.
Atlantic Baptist Foundation

IMPORTANT ACCOUNT NOTICE – FEBRUARY 2016

The Foundation was formed in 1961 with the mandate to raise funds for the benefit of the Baptist Convention, now defined as “providing financial services for the churches, agencies and council of the Convention of Atlantic Baptist Churches” Through the years the Foundation was fortunate to have men and women volunteer Directors with wide experience in accounting, banking, real estate, managerial leadership, legal, education, lending, ministry and other professions. Foundation investments are in the hands of a Portfolio Manager who is a Vice- President of RBC Dominion Securities with years of experience. Grant Thornton Accounting and Business Management audits the Foundation’s books each year and gives business accounting advice as necessary. To acquire funds to assist the ministry of the Convention, Saving RRSP/RIF Plans and loans became the Foundation’s source of funds. Many churches and members of the Convention churches have benefitted by using the saving plans that pay a generous interest (3% at present) and by receiving grants for worthwhile projects. Loans for renovations or new construction assisted churches, the educational institutions and medical facilities to expand their specific ministry. In over 55 years Atlantic Baptist Foundation has always paid interest on the Client’s Savings Plans when due. Savings plus interest has been returned promptly to the Client when requested.

NO CLIENT HAS EVER LOST ANY PART OF THEIR SAVINGS WITH THE FOUNDATION

During the past several years the Securities Commission have revised their regulations and set up universal regulations relating to not for profit organizations as noted below.

IMPORTANT NOTE

The new Securities Regulations now in effect, require all not-for-profit organizations offering financial services under an “Exemption” without a Prospectus, is to have the Risk Acknowledgement Statement signed by the client and have a copy kept in the ABF office file. Atlantic Baptist Foundation is a not-for-profit organization and therefore must comply with the regulations.

The Foundation received the Exemption based primarily on their excellent management and payment record over 55 years

THE FOUNDATION OPERATIONS AND PURPOSES HAS NOT CHANGED NOR HAS ANY MISMANAGEMENT OCCURRED.

Clients intending to use the services of the Foundation are encouraged to contact their Financial Advisors.

If you have any questions please call Toll- Free -1-888-263-1444
IMPORTANT NOTE
The new securities regulations now in effect, require all not-for-profit organizations offering financial services under an “Exemption” without a prospectus, is to have the Risk Acknowledgement Statement signed by the client and kept in the ABF office file. Atlantic Baptist Foundation is a not-for-profit organization and therefore must comply with the regulations.

Appendix A
Risk Acknowledgement Statement

I acknowledge that:
- This is a risky investment and I am investing entirely at my own risk.
- I could lose all the money I invest.
- I am not borrowing to invest in these securities.
- I have read and kept the Information Memorandum provided to me by Atlantic Baptist Foundation and understand that no securities regulatory authority or regulator has evaluated or endorsed the merits of these securities or the disclosure in the Information Memorandum.
- Atlantic Baptist Foundation is not registered with a securities regulatory authority or regulator and will not assess whether or not 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 expressed to be redeemable, but I may only be able to redeem them in limited circumstances.
- No one other than Atlantic Baptist Foundation has any obligation to repay my investment in these securities.
- My investment in securities issued by Atlantic Baptist Foundation does not require a prospectus which would describe the investment in detail and give me certain legal protections.
- I may receive little ongoing information about Atlantic Baptist Foundation and/or my investment.
- 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 __________________________

Collection of Personal Information Requirement

The information in this report (APPENDIX –B) will not be publicly available. However, freedom of information legislation may require the Financial and Consumer Services Commission (the “Commission”) to make this information available if requested.

Notice: Collection and use of personal information
The personal information required under this report is collected on behalf of and used by the Commission under the authority granted in securities legislation for the purposes of the administration and enforcement of securities legislation.

This report contains personal information of purchasers and details of the distribution(s). The Filer confirms that the purchasers listed in this report have been notified that their personal information will be disclosed in this report, the legal reason for doing so, how it will be used and who to contact for more information.

If you have any questions about the collection and use of this information, contact the Commission at:

Financial and Consumer Services Commission
85 Charlotte Street, Suite 300
Saint John, NB, E2L 2J2
Tel. (506) 658-3060 Toll Free in New Brunswick 1-866-933-2222
Facsimile: (506) 658-3059

5