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This year, as permitted by Canadian securities regulators, we are using notice-and-access to deliver the annual financial statements and related management's discussion and analysis for the financial year ended December 31, 2020 (the "Financial Report") to our shareholders, which are posted online for you to access electronically instead of being mailed out. This notice includes information on how to access the Financial Report online and how to request a paper copy. Using notice-and-access is more environmentally friendly and cost effective because it reduces paper use and the cost of printing and mailing the Financial Report.

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