



CENTRIC HEALTH FINANCING PACKAGE FOR HEALTH CARE PROFESSIONALS

ABOUT CIBC PRIVATE WEALTH MANAGEMENT

CIBC Private Wealth Management focuses exclusively on providing financial stewardship to Canada's most affluent individuals, families and business owners. Our valued clients include successful entrepreneurs and professionals, top executives from both private and public corporations, as well as private holding companies, trusts, estates, charitable foundations and First Nations.

As a CIBC Private Wealth Management client, you benefit from our expertise in cash, credit, and investment management and wealth planning, all delivered with a high level of personal service and attention. In addition, you can also draw on our presence in several leading offshore banking centres, including the Bahamas, the Cayman Islands and Hong Kong.

PRIVATE BANKING SERVICES

Cash Management

Whether you are undertaking a routine transaction or accessing more complex services, your CIBC Private Banker provides you with a full range of Private Banking services to meet your cash management and banking needs with the professional expertise you demand and the personal touch you expect. Services include, but are not limited to, daily account monitoring, foreign currencies, banker's drafts, credit cards (VISA or MasterCard) and bill payments.

Credit Management

Clients with substantial wealth often have unique borrowing needs ranging from the simple to the sophisticated. Your Private Banker will work with your legal and tax advisors, as well as seasoned credit specialists within CIBC, to help you to achieve your credit and tax-optimization goals through the use of standard and non-standard credit solutions, including mortgages, lines of credit, overdraft facilities, capital share loans and FX credit lines.

Investment Management

With your Private Banker as a guide, you will achieve your investment goals through our personally tailored investment strategies using a broad suite of proprietary and non-proprietary investment solutions including self-directed investing with CIBC Investor's Edge, traditional brokerage services with CIBC Wood Gundy, and discretionary investment management with CIBC Private Investment Counsel.

Wealth Planning

Through the specialists at CIBC Wealth Advisory Services and CIBC Trust, you have full access to our financial planning capabilities and estate planning strategies. Our specialists work closely with your legal and tax advisors to successfully formulate solutions that can save you time and money and, more importantly, give you the peace of mind that you will achieve the financial goals important to you and your family.

HALLMARKS OF CIBC PRIVATE WEALTH MANAGEMENT

- **A trusted team of multi-disciplinary experts**, led by your Private Banker, who will provide the expert counsel you require to achieve your financial goals.
- **Deep client understanding**, which enables us to craft a sound financial plan that will support and sustain your values, simplify and organize your affairs and provide the strategies you need to tax-efficiently preserve, grow and transition your wealth.
- **Exclusive wealth management strategies and solutions** available in all key areas of wealth management through your Private Banker and your team of specialist advisors.
- **A sterling level of service** delivered with the utmost discretion.

CIBC Private Wealth Management consists of services provided by CIBC and its subsidiaries.

CENTRIC HEALTH SHARE PURCHASE PROGRAM

TERMS & CONDITIONS

This program is available exclusively through CIBC Private Wealth Management locations.

CIBC reserves the right in its sole discretion from time to time to amend the terms of the Share Purchase Program. The terms of each Loan will be based on the individual creditworthiness of the Borrower and will be subject to CIBC's standard credit agreement to be entered into by the Borrower.

PURPOSE:	To assist approved Investors with financing of up to 100% of the purchase price of Shares, Warrants and Debenture issued under the terms of the prospectus for Centric Health Corporation dated October 21, 2011.
AMOUNT:	<ul style="list-style-type: none"> • Minimum individual Loan amount of \$25,000 • Up to 100% of the purchase price of Shares, Warrants and Debenture may be advanced, subject to individual lending qualification
ELIGIBILITY:	<ul style="list-style-type: none"> • Must be a healthcare professional • Each Borrower must be considered a creditworthy individual meeting CIBC's normal due diligence and lending guidelines. CIBC may authorize or decline Loan applications in its sole discretion • Borrower must provide consent for CIBC to obtain a personal credit bureau • Loans will be in individual names only
INTEREST RATE:	<ul style="list-style-type: none"> • Interest only variable - CIBC Prime Lending Rate** + 0.75% OR • Blended principal + interest payments - Fixed rate/Installment – 5%* <p style="text-align: right;"><i>*Quote must be validated every 30 days commencing November 11, 2011</i> <i>**Subject to change at any time without notice</i></p>
REPAYMENT:	<ul style="list-style-type: none"> • Interest payable monthly • Loan must be fully paid within five years of the advance • CIBC may require payment of all amounts outstanding and/or accrued interest under the Loan, and may cancel this Loan, on demand • The Borrower is entitled to prepay a portion of or all of the amounts outstanding at any time, without penalty
REPORTING REQUIREMENTS & COVENANTS:	<ul style="list-style-type: none"> • The Borrower must report any significant legal or financial event applicable to the Borrower's financial position as soon it occurs • The Borrower shall provide CIBC from time to time upon request with the following information: <ul style="list-style-type: none"> ○ Up-to-date personal financial information of the Borrower ○ A copy of the Borrower's income tax returns and Notices of Assessment ○ Any other information or documentation that CIBC may from time to time reasonably require

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