

Investment Account Application

Please select one account type: Canadian Mutual Funds and/or Securities
 Canadian Mutual Funds and/or cash denominated in US\$

1. Advisor Information

Dealer Number: _____ Dealer Name: _____
 Dealer Rep. Number: _____ Dealer Rep. Name: _____
 Dealer Rep. Email: _____ Dealer Rep. Phone: (____) _____

**If no dealer representative is appointed, supplemental Form A (individual(s)) or supplemental Forms B and C (corporation or partnership) must be completed and submitted with this Application.*

2. Account Holder/Applicant Information

Primary Account Holder/Applicant

Title: Mr Mrs Miss Ms

Last Name: _____

First Name: _____ Initial: _____

Date of Birth: _____ SIN: _____
DD/MM/YYYY

Mailing Address: _____

City: _____ Prov: _____ Postal Code: _____

Residential Address: _____

City: _____ Prov: _____ Postal Code: _____

Citizen of: Canada USA

Phone: **H** (____) _____ Phone: **B** (____) _____

Company or Partnership Account

Company or Partnership Name in Full: _____

Address: _____

City: _____ Prov: _____ Postal Code: _____

Phone: **B** (____) _____ Fax: (____) _____

A certified copy of the Certificate of Incorporation or the Partnership Agreement, as applicable must be attached to this application.

Joint Account Holder/Co-Applicant

Title: Mr Mrs Miss Ms

Last Name: _____

First Name: _____ Initial: _____

Date of Birth: _____ SIN: _____
DD/MM/YYYY

Mailing Address: _____

City: _____ Prov: _____ Postal Code: _____

Residential Address: _____

City: _____ Prov: _____ Postal Code: _____

Citizen of: Canada USA

Phone: **H** (____) _____ Phone: **B** (____) _____

Joint with Right of Survivorship

Tenants in Common
 (Please See section 5(v) in the Account Agreement for further details.)

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3. Fee Payment By Pre-Authorized Debit (PAD)

I hereby authorize Canadian Western Trust Company to debit the following bank account for payment of annual administration fees and **I have attached a void cheque for the account being debited.**

BANKING INFORMATION

Financial Institution

Branch Address

Transit Number

Bank Account Number

Signature: _____

Date: _____

For purposes of this PAD, the following terms have the following meanings:

- “FI” means Financial Institution;
- “Payor” means the person(s) that pre-authorize the issuance of a PAD and whose account is to be debited with the amount of the PAD;
- “Pre Authorized Debit” or “PAD” means a pre-authorized payment in paper, electronic, or other form drawn pursuant to a PAD agreement on an account of my choosing as Payor held by my FI.
- In this Part 3, “I”, “We”, “My”, “Our”, “Me” and “Us” refers to the Payor;

I/we understand and undertake that:

- 1. This authorization is for the benefit of CWT and my/our FI. My/our FI agrees to process debits against my/our account in accordance with the rules of the Canadian Payments Association;
- 2. giving this authorization to CWT is the same as giving it to my/our FI;
- 3. my/our FI is not required to verify that the PAD conforms with my/our authorization;
- 4. my/our FI is not required to verify that the purpose of payment to which this PAD relates has been fulfilled;
- 5. revoking this authorization does not terminate any contract between CWT and me/us.

My/our authorization applies only to the method of payment and has no bearing otherwise on any contract; 6. any personal information within this authorization required by FI may be released to them; 7. I will inform CWT in writing of any change to the account information provided herein at least 10 business days prior to the next scheduled payment date of the PAD; 8. I may cancel this authorization by advising CWT of this revocation 10 days prior to the next date of the PAD. I understand that I/we may obtain a sample cancellation form or further information on my/our right to cancel this agreement at my/our FI or by visiting www.cdnpay.ca; and 9. I/we have certain recourse rights if a debit does not comply with this agreement. For example, I/we have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD agreement. To obtain more information on my/our recourse rights, I/we may contact my/our FI or visit www.cdnpay.ca

I/we authorize the processing, by CWT, of a fixed, personal Pre-Authorized Debit (PAD) for payment of annual administration fees in accordance with Part 5f hereof through my/our bank account, the details of which appear on the attached void cheque.

I/we agree to the terms and conditions of this agreement as stated herein.

Account owner signature: _____

Date: _____

Co-account owner signature: _____

Date: _____

If more than one signature is required on the bank account, all parties including the Plan/Fund Holder must sign this Part 3.

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- e) CWT is not responsible for any commissions arising or payable in connection with the Account.
- f) You acknowledge that you have received a current fee schedule with this application form and you agree to pay to CWT the fees established by CWT from time to time for safekeeping of the securities and settlement of the transactions relating to the account, together with all expenses and other charges paid or incurred by CWT with respect thereto, and CWT is authorized to debit the amounts thereof to your Account. If such amounts are not available in your Account, then CWT may sell the securities forming part of the Account for a value that CWT, in its discretion, considers appropriate and then apply the proceeds against such indebtedness. CWT will not be liable for any loss incurred relating to the collection of unpaid fees, expenses or other charges.
- g) CWT shall not be required to act on any instruction that would create an overdraft in the Account. However, if CWT does act on such instruction, CWT may retain by way of pledge to secure payment of the overdraft any securities forming part of the Account. If any such overdraft exists then CWT may, at its discretion, sell any such securities for a value that CWT, in its discretion, considers appropriate and apply the proceeds against such overdraft. CWT will not be liable for any loss, expenses or other charges incurred in giving effect to this paragraph g.
- h) Accounts established as Canadian mutual funds denominated in US dollars must be opened with a cheque drawn from your US dollar chequing account.
- i) Reporting on an Account holding Canadian mutual funds denominated in US dollars (excluding tax receipts) will be in US dollars. You acknowledge that cash balances in US dollar denominated accounts do not constitute deposits that are insured under the *Canada Deposit Insurance Act*.
- j) Depending on the type of account, uninvested cash may receive interest payments, at the applicable rate published by CWT, which will vary from time to time, and which can be accessed from time to time at www.cwt.ca.
- k) You will notify CWT in writing about any errors or omissions in account statements or other notices within the time limits specified on such account statements or other notices or where no such time limit is specified, as soon as reasonably practicable.
- l) You will advise CWT in writing as soon as reasonably practicable of any changes to the Account.
- m) You hereby authorize the Dealer and Dealer Representative to have access to view the Account from CWT's Internet CWeb service. You also authorize CWT to provide a copy of all account statement and all other personal information relating to the account to the Dealer Representative.
- n) CWT will forward to you, by ordinary mail, "securityholder materials" (as described below under "Shareholder Communication Information") that you are entitled to receive from us, and other materials that are not "securityholder materials" that are received by CWT or its agents in relation to the securities in the account which are registered in the name of CWT or its nominees. CWT shall take no action with respect to such communication except upon specific instruction from the client and will assume no responsibility for any losses suffered as a result of the late receipt of, or otherwise in connection with, such communications.
- o) You acknowledge that statements, securityholder materials (where applicable) and other correspondence with respect to the Account will be mailed only to the address of the primary account holder/applicant and such correspondence will then be considered to have been mailed to all account holders.
- p) You agree that you and your heirs, executors, administrators or legal representatives, as applicable, will hold CWT harmless and indemnify CWT directly and from assets held in the Account against all expenses, liabilities, claims, demands or penalties arising out of or in respect of the Account. CWT may accept investment instructions made in good faith by you or your Dealer Representative. CWT will not be liable for any expense, liability, claim, demands, taxes, damages, losses or penalties imposed on CWT or the Account as a result of CWT acting in good faith on your authority or the authority of your Dealer Representative. CWT will not be liable for any charges incurred or delays arising in performing duties in connection with the Account or any additional terms and conditions which may apply to the Account under applicable law except to the extent that they have been caused by willful misconduct or gross negligence by CWT.
- q) You understand that prior to investing you should assess the risk associated with any investments, the ability to recover any capital invested and any other information on investments in order to make an informed decision. You understand that if you have any questions or doubts about a particular investment, it is your sole responsibility to obtain independent advice from a qualified professional.
- r) You acknowledge that CWT is not in the business of providing investment advice and does not provide direction or advice with respect to the purchase of any security or other form of investment.
- s) CWT may, from time to time, amend the terms of this Account Agreement. CWT will provide you with thirty days notice of any amendments.
- t) This agreement may be terminated by CWT at any time upon thirty days written notice to you.
- u) If there is more than one account holder, your obligations hereunder shall be joint and several.

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National Instrument 54-101 Explanation to Clients

The securities in the Account with us are not registered in your name but in the name of CWT or its nominees. The issuers of the securities in your Account may not know the identity of the beneficial owner of these securities. We are required under securities law to obtain your instructions concerning various matters relating to your holding of securities in your Account.

Disclosure of Beneficial Ownership Information

Securities law permits reporting issuers and other persons and companies to send materials related to the affairs of the reporting issuer directly to beneficial owners of the reporting issuers' securities if the beneficial owner does not object to having information about it disclosed to the reporting issuer or other persons and companies. Part 1 of the Client Response Form allows you to tell us if you OBJECT to the disclosure by us to the reporting issuer or other persons or companies of your beneficial ownership information, consisting of your name, address, electronic mail address, securities holdings and preferred language of communication. Securities legislation restricts the use of your beneficial ownership information to matters relating to the affairs of the reporting issuer.

If you DO NOT OBJECT to the disclosure of your beneficial ownership information by us, please mark the first box in Part 1 of the form. In those circumstances, you will not be charged with any costs associated with sending securityholder materials to you. If you OBJECT to the disclosure of your beneficial ownership information by us, please mark the second box in Part 1 of the form. If you do this, all materials to be delivered to you as a beneficial owner of securities will be delivered by our agent or us in accordance with our Agreement with you.

Receiving Security holder Materials

For securities that you hold through your account, you have the right to receive proxy-related materials sent by reporting issuers to registered holders of their securities in connection with meetings of such securityholders. Among other things, this permits you to receive the necessary information to allow you to have your securities voted in accordance with your instructions at a securityholder meeting.

In addition, reporting issuers may choose to send other securityholder materials to beneficial owners, although they are not obliged to do so.

Securities law permits you to decline to receive securityholder materials. The three types of materials that you may decline to receive are:

- (a) proxy-related materials, including annual reports and financial statements, that are sent in connection with a securityholder meeting;
- (b) annual reports and financial statements that are not part of proxy-related materials; and
- (c) materials that a reporting issuer or other person or company sends to securityholders that are not required by corporate or securities law to be sent to registered holders.

Part 2 of the Client Response Form allows you to receive all materials sent to beneficial owners of securities or to decline to receive the three types of materials referred to above.

If you want to receive ALL materials that are sent to beneficial owners of securities, please mark the first box on Part 2 of the Client Response Form. If you want to DECLINE to receive the three types of materials referred to above, please mark the second box in Part 2 of the form. If you want to receive ONLY PROXY-RELATED materials that are sent in connection with a special meeting, please mark the third box in Part 2 of the form.

[Please note that even if you decline to receive the three types of materials referred to above, a reporting issuer or other person or company is entitled to deliver these materials to you, provided that the reporting issuer or other person or company pays all costs associated with the sending of these materials. These materials would be delivered to you through Canadian Western Trust Company or its agent in accordance with our Agreement with you if you have objected to the disclosure of your beneficial ownership information to reporting issuers.]

Preferred Language of Communication

Part 3 of the client response form allows you to tell us your preferred language of communication (English or French). You will receive materials in your preferred language of communication if the materials are available in that language.

Contact

If you have any questions or want to change your instructions in the future, please contact CWT @ 1-800-663-1124.



Fee Schedule

 Effective April 15th, 2009

SELF DIRECTED REGISTERED PLANS*:

Full Service Registered Account:

RRSP, RRIF, LIF, LRIF, LIRA, LRSP, PRIF, RLSP, RLIF.....	\$ 125
Additional Accounts.....	\$ 55

Introductory Account:

Cash & FundSERV Mutual Funds ONLY.....	\$ 75
Additional Accounts.....	\$ 55

Fee For Service Account:

RRSP, RRIF, LIF, LRIF, LIRA, LRSP, PRIF, RLSP, RLIF.....	\$ 200
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Individual Pension Plan:

IPP (Canadian FundSERV Mutual Funds, Pooled Funds and GICs only).....	\$ 300
IPP (per additional asset, ie mortgage, equity, bond etc).....	\$ 250

*Trustee fees are charged annually on the anniversary date.

TAX-FREE SAVINGS ACCOUNT (TFSA):

Annual Administration Fee.....	\$ 25
- If holding Exempt Market Products or MICs.....	\$ 100
Withdrawal or Transfer: Full.....	\$ 50
Partial.....	\$ 15
Publicly Traded North American Security Holding Fee.....	15bps

*All other transaction fees apply as per Fee schedule.

INVESTMENT ACCOUNT**:

Annual Administration Fee.....	\$ 75
- If linked to a primary Self-directed account.....	N/C
Full or Partial Withdrawal or Transfer.....	\$ 25

**Allowable investments: FundSERV Mutual Funds, GICs, Cash, Mortgages.

Account available to Canadian Residents only.

For stocks, bonds, etc. please contact CWT.

OTHER SERVICE CHARGES:

GIC Purchases of any kind.....	N/C
NSF/Returned items.....	\$ 30
Additional Statement.....	\$ 10
Foreign Funds Cheque Processing.....	\$ 50
Legal Judgment Distribution.....	\$ 100
Estate Settlement.....	\$ 250
Account Research (Per hour).....	\$ 50
Withdrawal, Transfer or Deregistration: Full.....	\$ 250
Partial.....	\$ 50
Manual Payments (per cheque).....	\$ 10
Scheduled Payment Changes (one free per year).....	\$ 50
Swaps.....	\$ 75
Payments - In Kind RRIF/LIF/LRIF/PRIF/RLIF (one free per year).....	\$ 75

EXEMPT MARKET PRODUCTS (CCPC, VCC & LP's etc.):

All transactions (purchase, sale or re-registration, etc).....	\$ 150
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MORTGAGE INVESTMENT CORPORATION (MIC):

Purchase and Registration (per holding).....	\$ 50
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MORTGAGES:

Arm's Length Mortgages:

Initial Set Up.....	\$ 50
Annual Mortgage Administration.....	\$ 120
Mortgage Discharge.....	\$ 25
Execution of arm's length mortgage documents:	
- Maximum 3 sets.....	\$ 50
- Additional sets.....	\$ 25
Mortgage Renewal.....	N/C

Non-Arm's Length Mortgages:

Initial Set Up.....	\$ 325
Annual Mortgage Administration.....	\$ 200
Mortgage Discharge.....	\$ 75
Mortgage Renewal.....	\$ 100

Other Mortgage Fees:

Subsequent Purchase.....	\$ 25
Mortgage Assumption.....	\$ 50
Confirmation of Mortgage Payouts and requests.....	\$ 50
Documents via courier.....	\$ 25

MUTUAL FUND TRANSACTIONS:

Non-FundSERV Transactions.....	\$ 75
Segregated Fund Contract.....	\$ 100
Annual Holding Fee for Manual Funds.....	N/C

PUBLICLY TRADED SECURITIES†:

Non - Qtrade trade settlement.....	\$ 25
Bulk trade settlement (per a/c per trade).....	\$ 100
DRIP.....	FREE
Gov't of Canada Coupon Safe Keeping Fee (per security).....	\$ 50

†These transaction fees do not include brokerage commissions/ fees.

INTEREST RATES††:

Cash Balance Rate on Investment Accounts.....	0.50%
Cash Balance Rate on Registered Accounts.....	0.10%
Debit Balance (per month).....	1.00%

†† These interest rates are effective immediately. Rates are subject to change without notice. A credit or debit of less than \$2.00 will not apply.

N/C ~ NO CHARGE service, covered by CWT.

Please Note:

This is a standard Canadian Western Trust ("CWT") Fee Schedule. Fees may vary from this schedule where CWT has entered into a special arrangement with the planholder. All fees are subject to applicable taxes. All fees may be revised from time to time at the sole discretion of Canadian Western Trust, such amendments will be communicated to you in writing with a minimum of 60 days notice. Unless otherwise indicated, all transaction and administration fees are charged at the time they are incurred. Canadian Western Trust reserves the right to recover all out of pocket expenses and to assess fees for extraordinary services not outlined in this schedule. For information regarding the terms and conditions of CWT products please call a Customer Service Officer at 1-(800) 663-1124.