CANADIAN WESTERN TRUST
Canadian Western Bank Group
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Your Quick Guide to CWT Processes

December 2011

Activity at CWT	Procedures	Required Documents
1. Account Application		
a. Open a Registered Account **(e.g. RRSP, RRIF, LIF, LRIF, LRSP, PRIF, RLSP, RLIF)**	1. Complete a *New Account Application Form* (available at www.cwt.ca or CWeb). ➢ For locked-in registered accounts, please complete an *Addendum* based on the pension jurisdiction (this information can be confirmed by the relinquishing institution where the funds are being transferred from, or your HR department if funds are coming directly from a pension plan). ➢ *Addendums* are available on CWeb or by calling 1(800) 663-1124. 2. Print and sign forms. 3. Mail original forms and accompanying documents to CWT.	*1. New Account Application Form* *2. Addendum (if applicable)*
b. Open a Tax-Free Savings Account (TFSA)	1. Complete a *Tax-Free Savings Account Application Form* (available at www.cwt.ca or CWeb). 2. Print and sign forms. 3. Mail original forms and accompanying documents to CWT.	*1. TFSA Application Form* *2. Copy of Photo ID*
c. Open an Investment Account	1. Complete an *Investment Account Application* (available at www.cwt.ca or CWeb). ➢ Attach a Photo ID (required for accounts with or without a Dealer Representative appointed) 2. Complete a *Corporate Resolution* (if opening account as a corporation) (available at www.cwt.ca or CWeb). ➢ Attach a "Certificate of Incorporation or Partnership" 3. Complete *Supplemental Forms* (if there is no Securities Dealer appointed to the account) (available at www.cwt.ca or CWeb). 4. Print and sign forms. 5. Mail original forms and accompanying documents to CWT.	*1. Investment Account Application* *➢ Photo ID* *2. Corporate Resolution (if applicable)* *➢ Certificate of Incorporation* *3. Supplemental Forms (if applicable)*
2. Account Transfer		
	To avoid delays for transfers, please send ORIGINAL documents to CWT.	
a. Transfer a Registered or TFSA account to CWT	1. Complete a *Transfer Authorization for Registered Investments (T2033)* (available at www.cwt.ca or CWeb). 2. Print and sign forms. 3. Include latest statement or asset listing from relinquishing institution. 4. Mail original forms and accompanying documents to CWT.	*1. Registered Transfer Form (T2033)* *2. Latest Statement or Asset Listing for the account*
b. Transfer an Investment Account to CWT	1. Complete an *Authorization to Transfer to an Investment Account*, (available at www.cwt.ca or CWeb). 2. Print and sign forms. 3. Include latest statement or asset listing from relinquishing institution. 4. Mail original forms and accompanying documents to CWT.	*1. Investment Transfer Form* *2. Latest Statement or Asset Listing for the account*

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3. RRIF Accounts		
a. *Convert an RSP/LIRA/LRSP to a RIF/LRIF/LIF/RLIF **Unlocking provisions may apply to locked-in accounts. Please refer to the respective pension regulator website for the latest updates or call 1(800) 663-1124.*	***In the year that CWT RSP account holders turn 71, CWT will mail out all the forms required to convert an RSP to a RIF.*** 1. Complete a *New Account Application Form* to open up a RIF/LRIF/LIF account (available at www.cwt.ca or CWeb). ➢ For locked-in registered accounts, please include the appropriate *Addendum* and spousal consent form (if applicable). ➢ *Addendums* are available on CWeb or by calling 1(800) 663-1124. 2. Complete the *Authorization to Convert an RSP to RIF* (available on CWeb). 3. Complete a *Payment Option Request & RRIF Mutual Fund Systematic Withdrawal Plan (SWP) (*available on CWeb). 4. Attach a void cheque for payment to be deposited directly to a bank account. 5. Mail original forms and accompanying documents to CWT.	*1. New Account Application Form* *2. Addendum (if applicable)* *3. Convert RSP to RIF Form* *4. Payment Option & SWP Form* *5. Void cheque*
b. Changes to RRIF Payment Option or Mutual Fund Systematic Withdrawal Plan (SWP)	1. Complete a *Payment Option Request & RRIF Mutual Fund Systematic Withdrawal Plan (SWP)*, (available on CWeb). 2. Change requests must be faxed to CWT at least 4 business days prior to the RRIF payment date.	*1. Payment Option & SWP Form* *2. Void cheque (if changing banking information)*
4. Contributions/Deposits		
a. Cash Contribution to an RRSP or TFSA	1. Make an online contribution through your personal banking website. Add "CWT Canadian Western Trust Contribution" as a "payee" and enter the 8-digit CWT account number. This service is available for major Canadian banks and credit unions. Contact your financial institution for more information. OR 2. Mail a cheque payable to Canadian Western Trust, quoting "*Contribution for CWT A/C # ________________*". OR 3. Mail or fax a *Pre-authorized Debit Agreement* (available on CWeb) and check "RSP Contribution – Cash account" (attach void cheque).	*1. Cheque* *OR* *2. Pre-authorized Debit Agreement (attach void cheque)*
b. In-Kind Contribution to an RRSP or TFSA	***Please fax letter to both CWT AND the relinquishing institution or mutual fund company.*** 1. Fax a letter addressed to CWT AND the relinquishing institution or mutual fund company with the following information: a. Client name b. Client account number at the relinquishing institution or mutual fund company c. Client account number at CWT d. Clear and specific instructions to transfer which particular assets as a "*Contribution in kind*" e. Client's signature 2. Please keep the original letter on file as some institutions may still require original signatures to act on the instructions.	*1. Letter of Direction* *Fax to CWT at (604) 699-4901 AND the relinquishing institution or mutual fund company.*
c. Deposit to Investment Account	1. Mail a cheque payable to Canadian Western Trust, quoting "*Deposit for Investment A/C # ________________*". OR 2. Mail or fax a *Pre-authorized Debit Agreement* (available on CWeb) and check "Investment Account – Cash account" (attach void cheque).	*1. Cheque* *OR* *2. Pre-authorized Debit Agreement (attach void cheque)*

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5. GIC's		
a. Purchases/Redemptions	***Please note: $1000 minimum GIC purchase.*** 1. Client can mail, fax or email gic.trade@cwt.ca trade instructions with the following information: a. Amount for the purchase (or indicate 'all cash available in account') b. Name of the GIC issuer c. Term d. Cashable/Redeemable or Fixed e. Compound or Simple Interest 2. The investment advisor or dealer associated with the client's account can also send instructions for GIC trades. a. Please also include dealer/rep code, advisor's signature and GIC agent code (if applicable).	*1. Letter of Direction*
6. Mortgages		
a. Mortgage Investments	1. CWT forms and information regarding *Non-Arm's Length* (*Personal) and Arm's Length Mortgages* are available on CWeb or by calling 1(800) 663-1124.	*1. Non-Arm's Length (Personal) Mortgage Package* *2. Arm's Length Mortgage Package*
7. Mutual Funds		
a. Placing Trades	***Please note: A licensed mutual fund representative must be assigned on a Registered or Investment account for all mutual fund trading. CWT is a post-trade intermediary and all mutual fund trades must flow through the dealer.*** 1. When placing electronic trades using Fund*SERV*, please input the following information: a. CWT intermediary code: *AETN* b. Intermediary Account Number <<*CWT Client Account #*>> c. Settlement source: *'I'* for Intermediary	
b. PAC - Systematic Investment Plan	1. For mutual fund PAC (Pre-authorized Contribution) authorizations, please fax CWT's *Mutual Fund PAC – Systematic Investment Plan Agreement* (available on CWeb) or a dealership's PAC form at least 5 business days prior to the start date. 2. Attach void cheque.	*1. Mutual Fund PAC Systematic Investment Plan Agreement (CWT or Dealership form)* *2. Void cheque*
c. Switches	1. For switches and free units of the Deferred Sales Charge (DSC) and Front End (FE) funds within the same family: a. DSC to DSC can be placed by wire order via Fund*SERV*. b. FE to FE can be placed by wire order via Fund*SERV*. c. FE to DSC can be placed by wire order via Fund*SERV* as a buy and a sell.	
d. 10 % Free or Matured Units	1. Fax 10% free or matured units requests to CWT, and we will forward the request to the fund company manually. Fax instructions to (604) 699-4901 ATTN: Mutual Funds Dept. by 11am PST to be processed that same day.	*1. Dealership Trade Ticket or Letter of Direction*

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7. Mutual Funds		
e. Systematic Withdrawal Plan (SWP)	1. Complete CWT's *Mutual Fund SWP Request* (available on CWeb). AND For CWT Investment Accounts, complete CWT's *Scheduled Payment Option Form – Investment Account* (available on CWeb). OR For CWT Registered Accounts, complete CWT's *Withdrawal Request Form* as required (available on CWeb).	*1. Mutual Fund SWP Request (CWT or Dealership form)* *2. Scheduled Payment Option Form - Investment Account (if applicable)* *3. Withdrawal Request Form (if applicable)*
8. Securities		
a. Exempt Market Product Purchases	***Please note: Exempt Market Products cannot be held in RRIFs or any locked-in plans.*** 1. Upon approval by CWT, Exempt Market Products can be purchased by completing and mailing the *Investment Instructions for Exempt Market Products* form to CWT (available by calling 1(800) 663-1124). ➢ Please also complete the Addendum on page 4 of this form, now required for all account types.	*1. Investment Instructions for Exempt Market Products* *2. Addendum on Page 4*
b. Publicly Traded Securities and Bond Purchases	1. Download, print and complete a *Qtrade New Account Application Form* (available at www.cwt.ca, www.qtrade.ca or on CWeb). Check off *Delivery Against Payment* (DAP) for trades to directly settle to CWT Registered Account. 2. Include a copy of a valid government issued picture ID of client and a $10 cheque in the name of the client made payable to Qtrade (this is to comply with the federal government's Money Laundering Act. Once cleared, a $10 cheque will be mailed back to the client). 3. Mail original forms and accompanying documents to CWT. 4. Once the account has been opened, Qtrade will contact the client with a new account number. Trades can then be placed directly with Qtrade.	*1. Qtrade Application Form* *2. Copy of Government Issued Picture ID* *3. $10 cheque made payable to Qtrade*
9. Account Maintenance		
a. Options for Payment of Annual Administration Fee	1. Make a fee payment through your personal banking website. Add "CWT Canadian Western Trust <u>Fee Payment</u>" as a "payee" and enter the <u>8-digit</u> CWT account number. This service is available for major Canadian banks and credit unions. Contact your financial institution for more information. OR 2. Complete and fax to CWT the **Pre-authorized Debit Agreement (PAD)* and attach a void cheque. (*REQUIRED IF THERE IS NO SECURITIES DEALER APPOINTED OR IF EXEMPT MARKET PRODUCTS ARE THE ONLY ASSETS BEING HELD IN THE ACCOUNT.) OR 3. Complete and fax to CWT the *Scheduled Mutual Fund Redemption Order Form*. <u>Please note:</u> The PAD and Scheduled Mutual Fund Redemption Order will **ONLY** cover annual trustee and security holding fees. Other transactional fees may be paid by cheque or with cash held in the account.	*1. *Pre-authorized Debit Agreement (attach void cheque)* *OR* *2. Scheduled Mutual Fund Redemption Order*

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9. Account Maintenance		
b. Name Change	Fax or email informationservices@cwt.ca a *Non-Financial Update* (available on CWeb). 1. Complete Section 3 & 4. 2. Include a government issued document that shows the new name (e.g. Marriage Certificate, SIN card, Driver's License, etc.)	*1. Non-Financial Update* *2. Government-Issued Supporting Document*
c. Address Change	Fax or email informationservices@cwt.ca a *Non-Financial Update* (available on CWeb). 1. Complete Section 1 & 4. Please note: Address changes for clients' mutual fund accounts linked to CWT Registered or Investment Accounts will be electronically submitted directly to the mutual fund companies.	*1. Non-Financial Update*
d. Beneficiary Change	1. Complete the *Beneficiary Designation* form (available on CWeb). 2. Have the client sign the form and fax/mail to CWT. Please note: Beneficiaries cannot be added to Investment accounts. Opening a Joint or ITF (In Trust For) account is an available option.	*1. Beneficiary Designation*
e. Add or change a Mutual Fund Representative / Investment Advisor on a CWT account	Fax or email informationservices@cwt.ca a *Non-Financial Update* (available on CWeb): 1. Complete Section 2 & 4. Please note: Dealer/Rep changes for clients' mutual fund accounts linked to CWT Registered or Investment Accounts will be electronically submitted directly to the mutual fund companies.	*1. Non-Financial Update*
f. Withdrawals (RRSP, RRIF, TFSA, Investment accounts)	1. Complete and print the *Withdrawal Request* form (available on CWeb). 2. Have the client sign the form and fax/mail to CWT.	*1. Withdrawal Request Form*
g. Sign up for CWeb Online Access	**Clients:** Email informationservices@cwt.ca or call 1(800) 663-1124 with CWT account number and a valid email address. **Advisors:** Email informationservices@cwt.ca or call 1(800) 663-1124 with Dealer/Rep code and a valid email address.	
h. Contact Client Services	1. Call (604) 685-2081 or 1(800) 663-1124 2. Email informationservices@cwt.ca 3. Log on to CWeb for forms, links and other CWT information	