

5 DESIGNATION OF BENEFICIARY - OUTSIDE QUEBEC AND RSP ONLY

First Name and Surname	Share %	Relationship
First Name and Surname	Share %	Relationship

I reserve the right to revoke this designation. **Caution:** This designation of beneficiary shall apply only in those provinces and circumstances where legislation permits it. Your beneficiary may not automatically change if you marry or your marriage breaks down. You may need to complete a new designation for this purpose. **It is your responsibility to ensure that your designation of beneficiary is effective and is changed as appropriate.** You may change or revoke your designation by written notice signed by you and delivered to us before payment of the proceeds of your Plan in a form acceptable to us. Any designation, amended designation or revoked designation will be valid only if received by us. The Trustee and its affiliates shall be released of any liability with respect to the legality or effectiveness of this designation of beneficiary.

6 INSTRUCTIONS CONCERNING RETIREMENT SAVINGS PLAN (RSP)

Source of deposit/Type of withdrawal (form to be completed)

<input type="checkbox"/> New contribution	<input type="checkbox"/> Transfer from a pension plan (T2151)	<input type="checkbox"/> Lifelong Learning Plan (RC96)
<input type="checkbox"/> Transfer of severance pay (TD2)	<input type="checkbox"/> Taxed withdrawal	<input type="checkbox"/> Other: _____
<input type="checkbox"/> Transfer from retirement savings plan (T2033)	<input type="checkbox"/> Home Buyers' Plan (T1036)	_____

7 BANKING INFORMATION *Please attach a void cheque*

For purchases, redemptions, distributions, periodic savings and systematic withdrawals, I authorize National Bank Investments Inc. to debit and/or credit my account as stipulated below:

	Institution No.	Transit	Account No.

Name of Institution

Address of Branch

8 SYSTEMATIC INVESTMENTS/SYSTEMATIC WITHDRAWALS

	New	Cancellation	Modification	Systematic investment	Systematic withdrawal (1)	Date of 1st payment (yyyy-mm-dd)	Amount (\$)	Frequency				Fund No.	Distributions (outside RSP)		
								Weekly	Every 2 weeks	Monthly	Quarterly		Reinvested	Paid *	
							<i>* Minimum of \$25 per fund</i>								
1.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	
2.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	
3.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	

(1) **Delivery of payment** By EFT. Complete Section 7 "Banking Information" By mail (to address in client's file)

* If nothing is indicated or if distribution is less than \$25, income will automatically be reinvested.

You have certain rights if a systematic investment debit is not in compliance with this systematic investment plan. For example, you are entitled to a refund for any debit that is not authorized or compatible with this systematic investment plan. For more information on your rights of recourse, please contact your financial advisor.

9 TRANSACTIONS

A) PURCHASE					Distributions (outside RSP)		Purchase payable by:
Fund No.	Amount (\$)	%	Initial sales charge %	Reinvested	Paid *	<input type="checkbox"/> Client's bank account (section 7) <input type="checkbox"/> Cheque	
1.				<input type="checkbox"/>	<input type="checkbox"/>		If nothing is indicated or if distribution is less than \$25, income will automatically be reinvested.
2.				<input type="checkbox"/>	<input type="checkbox"/>		
3.				<input type="checkbox"/>	<input type="checkbox"/>		
4.				<input type="checkbox"/>	<input type="checkbox"/>		
5.				<input type="checkbox"/>	<input type="checkbox"/>		
6.				<input type="checkbox"/>	<input type="checkbox"/>		
7.				<input type="checkbox"/>	<input type="checkbox"/>		
8.				<input type="checkbox"/>	<input type="checkbox"/>		

* Not applicable to some investments. Please refer to the simplified prospectus for details.

B) REDEMPTION				Full redemption	Redemption payable by:
Fund No.	Amount (\$)	%			
1.			<input type="checkbox"/>	<input type="checkbox"/> Deposit to bank account (section 7) <input type="checkbox"/> Cheque delivered to applicant	
2.			<input type="checkbox"/>		
3.			<input type="checkbox"/>		
4.			<input type="checkbox"/>		
5.			<input type="checkbox"/>		
6.			<input type="checkbox"/>		
7.			<input type="checkbox"/>		
8.			<input type="checkbox"/>		

C) TRANSFER FROM:										TO:	
Account No.	Fund No.	Amount (\$)	%	Transfer in full		Frequency systematic transfer				Account No.	Fund No.
				Fund	Account	Weekly	Every 2 weeks	Monthly	Quarterly		
1.				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1.	
2.				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2.	
3.				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3.	
4.				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4.	
5.				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	5.	
6.				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	6.	
7.				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	7.	
8.				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	8.	

10 REPRESENTATIVE INFORMATION

First Name <input type="text"/>	Dealer's name <input type="text"/>
Last name <input type="text"/>	Dealer's No. <input type="text"/> Representative's No. <input type="text"/> Area Code <input type="text"/> Telephone No. <input type="text"/>
Representative's e-mail <input type="text"/>	AreaCode <input type="text"/> Representative's Fax No. <input type="text"/>

I hereby declare that I have ascertained the identities of the persons whose signatures appear as account holder by examining the original documents provided in compliance with the standards established by the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*. I have made reasonable efforts to determine if the account holder is acting on behalf of a third party.

Date (yyyy-mm-dd) Authorized signature of Representative X

11 AUTHORIZATION *Please read carefully before signing*

I request that National Bank Investments Inc. ("NBI") purchase, redeem or exchange units/shares of the investment as indicated.

I understand that these transactions are made under the terms set out in the prospectus. I understand that mutual funds are not guaranteed and their values change frequently.

By signing below, I also confirm that the following statements are true:

- I have read National Bank of Canada's Privacy Policy.
- I understand that by using my account, I agree to the terms of this policy.
- I understand that I may limit the collection, use and disclosure of my personal information as described in this policy.
- If I have provided personal information about another person, I confirm that I am authorized to do so.

I have read the conditions of the Mutual Fund Account Agreement stipulated overleaf which form an integral part hereof, and I agree to comply with them. The authorization granted by this application remains in effect until it is cancelled by the applicant(s).

To Natcan Trust Company (applicable to registered accounts): I hereby apply to participate in the plan indicated in Section 3 (the "Plan") and request that Natcan Trust Company apply for registration of the Plan as a retirement savings plan in accordance with applicable tax legislation and, in the case of a locked-in plan, in accordance with the applicable federal and provincial legislation governing retirement plans.

I have read the Declaration of Trust overleaf and acknowledge receipt of the Supplementary Agreement establishing Locked-in retirement plans attached if applicable. I understand and accept the terms and conditions thereof which are an integral part of this application.

I understand that the benefits of the retirement income or other payments from this Plan will be subject to tax. All contributions paid into the Plan shall be invested by NBI upon my instructions according to the conditions of the Plan and kept in my account subject to the provisions of the Plan.

I certify that the information provided in this application form is correct and complete and I agree to inform my dealer of any changes to this information within 30 days of such change.

If I have authorized NBI to debit my bank account, I confirm that I waive, with respect to debits at fixed intervals i) the right to receive prior notice of the amount of any debit or of any change requested change to the amount or date of a debit and ii) any confirmation prior to the first debit.

(Quebec only) - I confirm having received a [French version](#) of this agreement. I also confirm it is my wish that this agreement and all related documents be drawn up in English.
(Québec seulement) - Je confirme avoir reçu la [version française](#) de ce contrat. Je confirme également ma volonté que ce contrat et tous les documents s'y rattachant soient rédigés en anglais.

Date (yyyy-mm-dd) Signature of Applicant/Annuitant X Signature of Co-Applicant (if applicable) X

Accepted by National Bank Investments Inc. as agent for Natcan Trust Company as Trustee (applicable to registered accounts only).

Authorized signature X 

For the purpose of this section, "NBI" means National Bank Investments Inc., its successors and assigns.

In this section, the words "you", "your" and "yours" means individually and collectively each of the NBI account holder or, if applicable, the account holder's representative.

Role of NBI. The role of NBI is limited to acting as agent of the Customer with respect to the execution of orders to buy, sell or exchange mutual fund securities of NBI. (the "Funds") including, among others, any mutual fund that might be added thereto, merged therewith or substituted therefor in accordance with the general conditions described in the simplified prospectus in effect for these funds. NBI shall only be liable for its deliberate or gross negligence in performing its obligations hereunder.

Minimum investment and holdings. If the Client's account balance falls below the minimum balance requirement disclosed in the prospectus relating to the Fund securities held by the Client (usually \$500), NBI may ask the Client to increase the value of his/her investment or buy back the Client's balance. In such a case, the Client will be notified by mail or by telephone that his/her account balance falls below the required minimum. The Client will then have 30 days to increase the required sums or request the buyback of his/her securities. After the expiry of the 30 day period, NBI may buy back the Client's securities and close the account without further notice to the Client.

TERMS AND CONDITIONS GOVERNING PRE-AUTHORIZED DEBIT ("PAD")

1. You warrant that the information provided in section of "Banking Information" of the Account Application is true and accurate.
2. You warrant that all persons whose signature is required to authorize bank account withdrawals have signed this authorization.
3. You acknowledge that this authorization is provided for the benefit of NBI and your processing financial institution in consideration of the agreement provided by your processing financial institution to process debits against your bank account as indicated in this document (the "bank account") in accordance with Rule H1 of the Payments Canada. This authorization applies to any personal or business pre-authorized debit or funds transfer, as defined in Rule H1 of Payments Canada.
4. You agree to inform NBI of any changes in the information provided in this authorization at least thirty (30) days before the next pre-authorized debit.
5. You may revoke this authorization at any time by contacting your advisor at least thirty (30) days before the date you wish the present authorization to end. For more information regarding your right to cancel a pre-authorized debit authorization, please consult with your advisor or visit the website payments.ca. NBI may cease to issue pre-authorized debits in accordance with Rule H1 of Payments Canada at any time without notice. You agree to release NBI of all liability if the revocation is not respected.
6. The revocation of this authorization does not involve the termination of any other authorization existing between you and NBI.
7. You acknowledge that this agreement is deemed to have been given by you to your financial institution. Any means by which the authorization with NBI is transmitted shall constitute its transmission by you.
8. NBI can request a fund transfer or pre-authorized debit in your name at sporadic intervals to your bank account providing that NBI obtains your consent confirming your authorization for each debit or fund transfer.
9. You have certain recourse rights if any debit does not comply with this agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this agreement. For more information, contact your advisor or visit the website payments.ca.
10. NBI, National Bank of Canada and its subsidiaries shall have no liability or responsibility for any loss or damage suffered or incurred by you in connection with the debits contemplated by this authorization and direction including, without limitation, any loss of interest, penalty under any applicable taxation law or other losses or damages caused by, or resulting from complying with or any delay in complying with this authorization and direction.
11. You agree to indemnify and hold NBI, National Bank of Canada and its subsidiaries harmless, and to promptly pay NBI, National Bank of Canada and its subsidiaries on demand, for any loss, fees and expenses, including legal costs, it may suffer or incur by complying with this authorization.

DECLARATION OF TRUST NATIONAL BANK INVESTMENTS INC. RETIREMENT SAVINGS PLAN (RSP)

1. **Definitions.** For the purposes hereof, the words or terms set out herein below shall have the following meaning:
 - a) **Annuitant:** The person whose name is indicated as such in the Application and, after his or her death, the surviving Spouse as provided under the definition of the term "annuitant" under subsection 146(1) of the *Income Tax Act* (Canada).
 - b) **Annuity:** Has the meaning ascribed to it in Section 9 hereof.
 - c) **Application:** The application form for membership in the Plan, on the face hereof, completed and signed by the Annuitant.
 - d) **Assets in the Plan:** All property of any nature whatsoever which makes up the Plan, including the contributions made to the Plan from time to time, as well as any income, capital gains or other gains of any type whatsoever, generated or realized during the administration of the Plan by the Trustee.
 - e) **Beneficiary:** The person who is or would be legally entitled to receive any Assets in the Plan or proceeds from disposition of the Assets in the Plan in the case of the death of the Annuitant, pursuant to the applicable legislation, such

as the Annuitant's surviving Spouse, estate, designated beneficiary, or legal representative within the meaning of the *Income Tax Act* (Canada).

- f) **Contributing Spouse:** The Spouse of the Annuitant whom the Annuitant declares in the Application is the Spouse who will make all the contributions to the Plan (applicable only for spousal RSPs).
 - g) **Maturity Date:** Has the meaning at Section 4 hereof.
 - h) **Plan:** The National Bank Investments Inc. Retirement Savings Plan established by the Trustee for the benefit of the Annuitant in accordance with the terms and conditions contained in the Application and herein, as such Plan may be amended from time to time.
 - i) **Spouse:** A spouse or a common-law partner for the purposes of any provision of the *Income Tax Act* (Canada) respecting a RSP.
 - j) **Tax Legislation:** The *Income Tax Act* (Canada) and the corresponding legislation of the province in which the Annuitant resides, and the regulations adopted thereunder.
 - k) **Trustee:** Natcan Trust Company, a trust company duly incorporated under the *Trust and Loan Companies Act* (Canada).
2. **Establishment of Plan.** By means of the transfer by the Annuitant or the Contributing Spouse, if applicable, of a sum of money or any other property specified in the Application, the Annuitant establishes with the Trustee a retirement savings plan for their benefit in order to provide the Annuitant with a retirement income at the Maturity Date. All contributions paid to the Plan, as well as any income, capital gains or other gains of any nature whatsoever, generated or realized by the Plan, and held in the Plan by the Trustee, and invested pursuant to the terms and conditions provided herein, shall be applied to the establishment of a retirement income for the Annuitant. The Plan shall further constitute a trust for the purposes of Tax Legislation only, excluding any other purpose whatsoever. The Trustee, by inscribing its acceptance upon the Application, agrees to administer the Plan in the manner stipulated herein. Subject to registration of the Plan under the Tax Legislation, this declaration of trust shall take effect on the date of acceptance by the Trustee of the Application.
 3. **Registration.** The Trustee shall apply for registration of the Plan pursuant to the Tax Legislation. If any of the authorities concerned refuses such registration, the Application and this declaration of trust shall be cancelled, and the sums or property transferred to the Plan by the Annuitant or the Contributing Spouse, if applicable, shall be reimbursed by cheque.
 4. **Maturity Date.** The Plan shall mature on the date determined in writing by the Annuitant, which date may be not later than December 31 in the calendar year during which the Annuitant shall reach the age prescribed under the Tax Legislation ("**Maturity Date**").
 5. **Contributions.** Until the Maturity Date, the Annuitant or the Contributing Spouse, if applicable may at any time make additional contributions to the Plan. Assets from another registered plan may be transferred to the Plan, to the extent permitted by and in accordance with the *Income Tax Act* (Canada). The Annuitant and the Contributing Spouse, if applicable, shall be solely responsible for ensuring that such contributions are within the limits prescribed by the Tax Legislation as well as for determining the taxation years for which such contributions may be deducted for income tax purposes.
 6. **Excess Contributions.** Within 90 days of receipt by the Trustee of a written request from the Annuitant, or the Contributing Spouse, if applicable, the Trustee shall pay the person who made the contribution the amount set out in such request, constituting all of any excess cumulative contributions paid into the Plan, over and above the limits prescribed by the *Income Tax Act* (Canada), in order to make it possible to reduce the amount of tax applicable to such cumulative excess contributions under Part X.1 of the *Income Tax Act* (Canada). Unless otherwise instructed by the person making the request within 90 days from the receipt of the written request, the Trustee may dispose of the investments which it may select, in its entire discretion, for the purposes of such payment. The Trustee shall not be liable for any losses incurred by the Plan as a result of such disposition.
 7. **Investments.** The Trustee shall invest the Assets in the Plan in investments which are available for investment by the Plan, in accordance with the instructions provided by the Annuitant to the Trustee, in a form deemed satisfactory by the Trustee. The Annuitant is responsible to ensure that investments made by the Plan are "qualified investments" for the Plan within the meaning of the Tax Legislation. The Trustee shall reinvest all distributions of net income and net realized capital gains received by the Plan in respect of any particular investment in additional investments of the same type unless otherwise instructed by the Annuitant in a form deemed satisfactory by the Trustee. From time to time, the Trustee may authorize additional investments available for investment by the Plan notwithstanding that such investments may not be authorized by law for trustees or may be considered a delegation of the Trustee's investment duties. The Annuitant will not hold the Trustee liable with regard to the investment of the Assets in the Plan, whether or not made pursuant to instructions given by the Annuitant. The voting rights attached to the units or shares of mutual funds or other securities held under the Plan and credited to the Plan may be exercised by the Annuitant and, for this purpose, the Annuitant is hereby appointed as the Trustee's agent and attorney to execute and deliver proxies and/or other instruments in accordance with applicable laws. The Trustee shall exercise the care, diligence and skill of a reasonably prudent person to minimize the possibility that a trust governed by the Plan holds a non-qualified investment.

8. Restrictions:

- a) **Assignment.** The Annuitant acknowledges that this Plan, as well as the rights and benefits arising therefrom, may not be assigned or otherwise transferred.
- b) **Security.** The Annuitant acknowledges that the Plan or the Assets in the Plan may not be given as security by mortgage or otherwise.
- c) **Effect.** Any agreement which purports or attempts to contravene the restrictions contained in this Section 8 shall be null.
- d) **Withdrawal.** The Plan does not provide for any payment before the Maturity Date except a refund of premiums in a lump sum or a payment to the Annuitant.

Subject to such reasonable requirements as the Trustee may impose, the Annuitant may at any time prior to the Maturity Date withdraw an amount from the Plan by making a request in a form deemed satisfactory by the Trustee. The Trustee shall then dispose of all or certain of the Assets as indicated by the Annuitant and pay to the Annuitant an amount equal to the proceeds of disposition of such assets (net of applicable disposition costs), less any (i) charges and taxes (including interest and penalties) that are or may become payable by the Trustee or the Plan itself, and (ii) any amount required to be withheld therefrom on account of the Annuitant's own liability for taxes arising on a withdrawal of funds from the Plan. Withdrawals from a Plan with assets held in a locked-in arrangement may only be withdrawn as may be permitted by applicable laws as described in the applicable supplemental agreement.

Upon such payment, the Trustee shall be subject to no further liability or duty to the Annuitant with respect to the Assets in the Plan, or the portion thereof that has been disposed of and paid. The Trustee will issue to the Annuitant such information returns in respect of any withdrawal as required by applicable laws.

If only a portion of the Assets in the Plan is disposed of in accordance with the foregoing paragraph, the Annuitant may specify in his or her notice which assets he wishes the Trustee to dispose of. Failing this, the Trustee shall dispose of such assets as the Trustee, in its sole discretion, may deem appropriate for this purpose. The Trustee shall not be liable for any losses incurred as a result of such disposition.

- e) **Transfers to Other Plans.** Subject to such reasonable requirements as the Trustee may impose, the Annuitant may at any time request, in a form deemed satisfactory by the Trustee, that the Trustee:
 - i) transfer all or certain Assets in the Plan, or
 - ii) dispose of all or certain of the Assets in the Plan and transfers an amount equal to the proceeds of disposition of such assets (net of applicable disposition costs), less (i) any charges and taxes (including interest and penalties) that are or may become payable by the Trustee or the Plan itself, and (ii) any amount required to be withheld therefrom on account of the Annuitant's own liability for taxes arising on a transfer from the Plan

to a registered pension plan or another registered plan, to the extent permitted by and in accordance with the *Income Tax Act* (Canada).

Such transfers shall take effect in accordance with applicable laws and within a reasonable time after all forms required to be completed in respect of such transfer have been completed and forwarded to the Trustee. Upon such transfer, the Trustee shall be subject to no further liability or duty to the Annuitant with respect to the Assets in the Plan, or the portion thereof, so transferred, as the case may be.

If only a portion of the Assets in the Plan is transferred in accordance with the foregoing paragraph, the Annuitant may specify in his or her notice which assets he or she wishes to so transfer or which assets he or she wishes to dispose of in order to effect such transfer. Failing this, the Trustee shall transfer or dispose of such properties as it, in its sole discretion, may deem appropriate for this purpose. The Trustee shall not be liable for any losses incurred as a result of such disposition or transfer.

9. Retirement Income.

- a) **Determination of Retirement Income.** On the Maturity Date, the Trustee shall dispose of all the Assets in the Plan, and using the proceeds from such disposition, after having paid any applicable cost of disposition thereof and the charges, taxes and fees payable hereunder, the Trustee covenants to pay the Annuitant a retirement income, in compliance with the Tax Legislation. The Annuitant must select the retirement income from among the types of annuities offered by the Trustee and so inform the Trustee in writing not less than 90 days prior to the Maturity Date (the "**Annuity**"). The Trustee shall not be liable for any losses incurred as a result of such disposition.

Payments of the Annuity shall comply with the provisions of the Tax Legislation, and in particular, except as otherwise permitted under the Tax Legislation, the Annuity must be in any one or combination of the following forms:

- i) a fixed term annuity, commencing on the Maturity Date, providing benefits for:
 - (a) the Annuitant's life; or
 - (b) the Annuitant's life, and to the Annuitant's Spouse after the Annuitant's death for a term of years equal to 90 minus either (i) the age in whole years of the Annuitant at the Maturity Date, or (ii) where the Annuitant's Spouse is younger than the Annuitant and the Annuitant so elects, the age in whole years of the Spouse at the Maturity Date; or
- ii) a life annuity, commencing on the Maturity Date, with or without a guaranteed term commencing on the Maturity Date, not exceeding the term described in subparagraph i) above, payable
 - (a) for the Annuitant's life, or

(b) for the lives, jointly, of the Annuitant and the Annuitant's Spouse, and to the survivor of either one;

and the Annuity will be subject to the following requirements:

- iii) payments under an Annuity will be made in equal annual or more frequent periodic amounts until such time as there is a payment in full or partial commutation of the Annuity and, where such Annuity is partial, equal annual or more frequent periodic payments thereafter;
 - iv) any payment in full or partial commutation of an Annuity shall be made to the Annuitant or to their Spouse after the Annuitant's death;
 - v) the aggregate of the periodic Annuity payments to be made in a year after the Annuitant's death shall not exceed the aggregate of the payments under the Annuity in a year before the Annuitant's death;
 - vi) any Annuity payable hereunder shall not be assigned in whole or part; and
 - vii) in the event of the Annuitant's death, each Annuity must be commuted if it becomes payable to someone other than the Annuitant's Spouse.
- b) **Election to Transfer to RRIF.** Notwithstanding the foregoing, the Annuitant, in the Annuitant's sole discretion, may, by way of a written request to the Trustee not less than 90 days prior to the Maturity Date, request that the Assets in the Plan be transferred to a Registered Retirement Income Fund in compliance with the Tax Legislation.
 - c) **Default Transfer to RRIF.** Notwithstanding any provision to the contrary, if on the first day of November of the year in which the Annuitant reaches the prescribed age applicable to the most distant Maturity Date contemplated at Section 4 hereof, the Annuitant fails to notify the Trustee in writing in accordance with Paragraphs 9a) or 9b) above, the Maturity Date shall then be deemed to be the first day of December of the same year. In which case, the Trustee shall be deemed to have received instructions from the Annuitant to transfer the Assets in the Plan to a National Bank Investments Inc. Registered Retirement Income Fund issued by the Trustee in the Annuitant's name in accordance with the Tax Legislation. In such case, the designated beneficiary of such fund shall be the person named as the designated beneficiary hereunder, if any. A written notice of the transfer shall be furnished to the Annuitant.
 - d) **No Advantage.** The Annuitant, or a person with whom the Annuitant does not deal at arm's length, within the meaning of Tax Legislation, may not receive any benefit, payment or advantage, other than the benefits authorized under this Plan and the Tax Legislation.

10. Designation of Beneficiary (Not available for RSP in the Province of Quebec).

If permitted by applicable legislation, the Annuitant may designate one or more beneficiaries to receive the proceeds payable under the provisions of the Plan; such designation may in particular be made in the Application, and it may be amended or revoked thereafter.

Any designation of beneficiary may be made, amended or revoked only in compliance with the applicable legislation by way of a written document or instrument, dated and signed by the Annuitant, the form and content of which shall be acceptable to the Trustee, and in particular shall specifically identify the Plan. Any designation of beneficiary shall come into force on the date it is received by the Trustee.

- 11. **Death of Annuitant.** Should the Annuitant die prior to the Maturity Date and before the Assets in the Plan are commuted into an Annuity or are rolled into a registered retirement income fund, upon receipt of evidence satisfactory to the Trustee thereof, subject to the Tax Legislation, the Trustee shall dispose of the Assets in the Plan, and after deducting any applicable tax, costs of such disposition, fees or any other amounts payable hereunder, the Trustee shall pay in a lump sum the net proceeds of such disposition to the Beneficiaries.

Notwithstanding the foregoing, in cases permitted by the Tax Legislation, the Trustee may transfer the Assets in the Plan to one or more persons entitled thereto.

No such payment or transfer shall be made unless and until the Trustee receives releases and other documents as it may reasonably require.

- 12. **Separate Account and Tax Information.** The Trustee shall maintain a separate account for the Plan and shall furnish to the Annuitant annually or more frequently, a statement showing, for each period, the contributions paid to the Plan, their source, the assets and, if applicable, the income realized by the Plan, the fees debited from the account since the last statement, the balance of the account as well as any other information deemed relevant by the Trustee in its sole discretion.

The Trustee shall annually provide the Annuitant or the Contributing Spouse, as applicable, with information returns regarding the contributions paid to the Plan in accordance with the Tax Legislation.

The Annuitant and the Contributing Spouse, as applicable, will be solely responsible for ensuring that any deduction claimed for income tax purposes does not exceed the permitted deductions under the Tax Legislation.

Assets in the Plan held through a locked-in retirement account or other locked-in arrangements will be accounted for separately.

13. Provisions Regarding the Trustee.

- a) **Delegation of Powers.** The Trustee may delegate to its agents, including National Bank Investments Inc., any of its administrative duties or of its powers to do specific things, and the delegate may receive all or part of the fees to which the Trustee is entitled hereunder, it being understood, however, that ultimate responsibility for administering the Plan shall remain vested in the Trustee.
- b) **Withdrawal of Trustee.** The Trustee may withdraw as the administrator of the Plan upon 90 days' prior notice given to National Bank Investments Inc. in the manner

set out in Section 14.f) hereof and provided a replacement trustee has accepted the appointment and on condition such replacement is a body corporate resident in Canada duly authorized by the applicable laws to act in such capacity.

- c) **Fees and Expenses.** The Trustee shall be paid the fees and other charges it prescribes from time to time, which may be directly charged against and deducted from the Assets in the Plan. The Trustee shall be entitled to charge fees upon the termination of the Plan, the transfer or withdrawal of Assets in the Plan or any other event which it may reasonably determine. These fees are disclosed to the Annuitant in accordance with the applicable laws. The Trustee shall be reimbursed for all fees, out-of-pocket expenses and costs incurred by it or its agents in connection with the administration of the Plan.

The reimbursement of any and all taxes, interest or penalty payable may be directly charged against and deducted from the Assets in the Plan but only as far as permitted by the applicable laws. Should the Annuitant fail to timely make such reimbursement, the Trustee may then, without further notifying the Annuitant, dispose of Assets in the Plan, in whole or in part, on such conditions as it may determine and apply the proceeds of such disposition to the payment. The Trustee shall not be liable for any losses incurred as a result of such disposition.

- d) **Liability and Compensation.** The Annuitant will at all times indemnify the Trustee and its nominees, agents and correspondents in respect of any and all taxes, interest, penalties, assessments, expenses, liability, claims and demands resulting from the custody or administration of the Plan and will hold them harmless from all of the foregoing, except in the case of the gross negligence or willful omission or misconduct of the Trustee. All such payment to the Trustee must be made within 30 days from the date the Annuitant is thereby notified.

Without limiting the scope of any other provision hereof, neither the Trustee nor any of its nominees, agents or correspondents shall be liable for any loss incurred by the Plan or by the Annuitant, as a result of the acquisition, disposition or retention of any investment acquired at the direction of the Annuitant, as a result of any payment out of the Plan as requested by the Annuitant, as a result of the refusal to follow instructions that the Trustee, in its sole discretion, views are contrary to any provision hereto or to any applicable legislation, as a result of force majeure or irresistible force.

- e) **Instructions.** The Trustee shall be empowered to follow the written instructions received from the Annuitant or any other person designated in writing by the Annuitant, whether transmitted by mail or other electronic means.

14. Various Provisions.

- a) **Amendments.** The Trustee may from time to time, in its sole discretion, amend the terms of the Plan (i) to satisfy the requirement of any applicable law, or (ii) by giving 30 days' notice in writing thereof to the Annuitant, provided, however, that any such amendments shall not disqualify the Plan as a registered retirement

savings plan within the meaning of the Tax Legislation.

- b) **Evidence.** The recording of the date of birth of the Annuitant and of his or her Spouse on the Application shall constitute sufficient certification of such age, subject to any further evidence which may be required thereof.

The Trustee reserves the right to require the Annuitant, the Contributing Spouse or any person claiming to be a Beneficiary, as the case may be, to provide, at the appropriate time and at their own expense, satisfactory proof of age, of the survival or death of the Annuitant or of the Contributing Spouse and of their title or entitlement as a Beneficiary.

- c) **Cash.** All the sums of money payable hereunder shall be payable in money which is legal tender in Canada.

- d) **Binding.** The terms and conditions hereof will be binding upon the Annuitant's heirs and legal personal representatives and upon any successors and assigns of the Trustee. Notwithstanding that, if the Plan or the Assets in the Plan are transferred to a replacement trustee, then the terms of such replacement trustee's declaration of trust will govern thereafter.

- e) **Interpretation.** Wherever the context so requires, a word used in the masculine gender shall include the feminine or neuter and vice versa, and the singular number shall include the plural and vice versa.

- f) **Notices.** Any notice to the Trustee hereunder shall be validly given, if delivered or mailed to the Trustee, c/o National Bank Investments Inc., at 800 Saint-Jacques St., Unit 53211, Montreal, Quebec H3C 1A3, or to any other address which the Trustee may from time to time specify in writing, and it shall be effective only on the day that such notice was actually delivered or received by the Trustee. Any notice, statement or receipt given by the Trustee to the Annuitant, the Annuitant's Spouse or any person authorized to receive notice under the Plan, shall be validly given if mailed to the address recorded in the books of the Trustee with respect to the Plan, and any notice, statement or receipt so mailed shall be deemed to have been given on the day of mailing. Any written instruction, notice or information communicated to the Trustee will be considered valid only if it is in a form deemed satisfactory by the Trustee.

- g) **Applicable Legislation.** The Plan shall be governed and construed in accordance with the laws of the province in which the Annuitant resides, as shown in the Application and with the Tax Legislation.

The Plan shall not in any way constitute a trust within the meaning of the *Civil Code of Quebec*. Given the special nature hereof and the administrative rules created hereby, the rules of Title VII of Book IV of the *Civil Code of Quebec* relating to the administration of the property of third parties shall not apply to the Trustee.

COLLECTION, USE AND DISCLOSURE OF PERSONAL INFORMATION

National Bank Investments Inc., and the other members and divisions of the National Bank of Canada group (individually or collectively in this section, the “**Bank**”) collect, use and disclose my personal information, in particular to:

- Verify my identity and my creditworthiness;
- Establish and administer my account: for these purposes, certain personal information will be disclosed to the tax authorities if my account is registered and may need to be disclosed to other authorities, persons or entities, such as issuers or intermediaries (Canadian or foreign) or to an estate representative or beneficiary in the event of death;
- Understand my financial needs, to select products and services that suit me and to improve my interactions with the Bank, unless I refuse;
- Prevent fraud, manage risks and comply with laws;
- Enable the Bank to improve and develop its products and services and better understand its customers;
- Enable the Bank to present offers and other promotional communications or those of its business partners, unless I refuse;
- For any other purpose set out in the Bank’s Privacy Policy available on nbc.ca.

My personal information will be kept for a reasonable period of time following the end of the business relationship in order for the Bank to comply with legal obligations.

The Policy describes among others:

- What information the Bank collects, to whom it discloses it and how it uses and stores it;
- My options and rights;
- How to manage my consents.

If you have any questions, you may contact a representative of National Bank Investments Inc. or the Bank’s Chief Privacy Officer at confidentiality@nbc.ca.

According to Parts XVIII and XIX of the *Income Tax Act*, financial institutions must collect the information required in this form to determine if they must provide information about your financial account to the Canada Revenue Agency (CRA). The CRA can provide this information to the government of a foreign jurisdiction in which you are a resident for tax purposes, or to the U.S. government if you are a citizen of that country. If such is the case, you can ask your financial institution about the nature of the information provided. **In the case of a joint account, each holder must fill out a separate CRS-FATCA self-certification form.**

Allocated or existing account No. _____

1. INFORMATION ABOUT THE REQUESTER

Ms. _____
 Mr. Last name _____ First name _____ Date of birth (YYYY MM DD) _____

2. ADDITIONAL INFORMATION FOR THE SELF-CERTIFICATION

Select all options that apply and complete the information requested.

- 2.1 I am a resident of Canada for tax purposes.
 2.2 I am a citizen or resident of the United States for tax purposes.

Please enter your: SSN _____ ITIN _____
 If you do not enter a U.S. SSN/ITIN, please provide the reason (A or C) by referring to the list below: _____

- 2.3 I am a resident of a country other than Canada and the U.S. for tax purposes.
 If you ticked this box, indicate all your countries of residence for tax purposes and taxpayer identification numbers (TINs).

#	Country of residence for tax purposes	TIN	If you don't enter a TIN, please provide the reason (A, B or C)
1			
2			
3			

If you ticked box 2.2 or 2.3 and you have a Canadian social insurance number, enter it: _____

List of reasons why a specific country's SSN/ITIN/TIN is not indicated:

- Reason A:** *I will request it or I have already requested it, but I have not yet received it. If I have not yet requested one, I have 90 days to apply for it and 15 days after I receive it to provide it to my financial institution.*
Reason B: *I am a resident for tax purposes of a country that does not issue a TIN to its residents (excluding the United States).*
Reason C: *I have it, but not on hand. I will provide it within a 15-day period from the date hereof.*

3. DECLARATION AND SIGNATURE

I certify that the information provided in my CRS-FATCA self-certification regarding my citizenship or country of residence for tax purposes is accurate and complete. I hereby permit you to share this information with your subsidiaries or affiliated companies for the purposes of risk management, updates to my profile as well as legal and regulatory compliance. Moreover, I agree to inform you of any change in circumstances that would result in that information becoming incomplete or inaccurate no later than 30 days after such a change.

Important notice: If the reason why the SSN/ITIN/TIN is not provided is A or C in accordance with Part XVIII and/or XIX of the *Income Tax Act*, I understand that my financial institution may have to report my account based on any indicator of a foreign country of residence for tax purposes and that I could be subject to a penalty of \$500 imposed by the CRA for not having provided my foreign TIN, or \$100 for not having provided my U.S. TIN. I agree to assume any liability directly or indirectly related to this situation.

_____ X _____
 Date (YYYY MM DD) Signature of holder

According to Parts XVIII and XIX of the *Income Tax Act*, financial institutions must collect the information required in this form to determine if they must provide information about your financial account to the Canada Revenue Agency (CRA). The CRA can provide this information to the government of a foreign jurisdiction in which you are a resident for tax purposes, or to the U.S. government if you are a citizen of that country. If such is the case, you can ask your financial institution about the nature of the information provided. **In the case of a joint account, each holder must fill out a separate CRS-FATCA self-certification form.**

Allocated or existing account No. _____

1. INFORMATION ABOUT THE REQUESTER

Ms. _____
 Mr. Last name _____ First name _____ Date of birth (YYYY MM DD) _____

2. ADDITIONAL INFORMATION FOR THE SELF-CERTIFICATION

Select all options that apply and complete the information requested.

- 2.1 I am a resident of Canada for tax purposes.
 2.2 I am a citizen or resident of the United States for tax purposes.

Please enter your: SSN _____ ITIN _____
 If you do not enter a U.S. SSN/ITIN, please provide the reason (A or C) by referring to the list below: _____

- 2.3 I am a resident of a country other than Canada and the U.S. for tax purposes.
 If you ticked this box, indicate all your countries of residence for tax purposes and taxpayer identification numbers (TINs).

#	Country of residence for tax purposes	TIN	If you don't enter a TIN, please provide the reason (A, B or C)
1			
2			
3			

If you ticked box 2.2 or 2.3 and you have a Canadian social insurance number, enter it: _____

List of reasons why a specific country's SSN/ITIN/TIN is not indicated:

- Reason A:** *I will request it or I have already requested it, but I have not yet received it. If I have not yet requested one, I have 90 days to apply for it and 15 days after I receive it to provide it to my financial institution.*
Reason B: *I am a resident for tax purposes of a country that does not issue a TIN to its residents (excluding the United States).*
Reason C: *I have it, but not on hand. I will provide it within a 15-day period from the date hereof.*

3. DECLARATION AND SIGNATURE

I certify that the information provided in my CRS-FATCA self-certification regarding my citizenship or country of residence for tax purposes is accurate and complete. I hereby permit you to share this information with your subsidiaries or affiliated companies for the purposes of risk management, updates to my profile as well as legal and regulatory compliance. Moreover, I agree to inform you of any change in circumstances that would result in that information becoming incomplete or inaccurate no later than 30 days after such a change.

Important notice: If the reason why the SSN/ITIN/TIN is not provided is A or C in accordance with Part XVIII and/or XIX of the *Income Tax Act*, I understand that my financial institution may have to report my account based on any indicator of a foreign country of residence for tax purposes and that I could be subject to a penalty of \$500 imposed by the CRA for not having provided my foreign TIN, or \$100 for not having provided my U.S. TIN. I agree to assume any liability directly or indirectly related to this situation.

 Date (YYYY MM DD) **X** _____
 Signature of holder

This form serves as a guide to establish the CRS-FATCA classification and residence for tax purposes of an entity as defined in the *Canadian Income Tax Act* ("ITA") and provides the requirements on the documents or forms to be obtained in order to certify the client's status. Depending on the CRS-FATCA status established for the entity named in this form, it may also be used to collect the information on the beneficial owners who own or control the said entity.

The U.S. "Foreign Account Tax Compliance Act" ("FATCA") and the international "Common Reporting Standard" ("CRS") whose principles have been incorporated into the ITA aim to counter tax evasion by requiring financial institutions to exchange tax information internationally. In order to comply with these regulatory requirements, National Bank of Canada and its subsidiaries (the "Bank") are required to establish the classification and the status, as the case may be, of the entity that holds the account with the Bank.

Account No. _____

INFORMATION ON THE ENTITY

Entity name _____

Address of main place of business (No. and street, city, province, postal code and country) _____

SECTION 1: COUNTRY OF RESIDENCE FOR TAX PURPOSES – MANDATORY SECTION

What is(are) the country(ies) of residence of the Entity for tax purposes:

Select all options that apply

Canada CRA Business Number (BN) (9 or 15 characters): _____
or trust number (T + 8 numbers): _____

United States

Indicate the U.S. Employer Identification Number (EIN) EIN: —
____ _

Other If you ticked this box, provide the Entity's countries of residence for tax purposes and taxpayer identification numbers (TINs) in the table below.

#	Country of residence for tax purposes	TIN	Reason If you do not provide a TIN, please provide the reason by choosing option A, B or C
1			
2			
3			

Reason A: The entity will request a TIN or has already requested one but has not yet received it. If it has not been requested yet, the Entity has 90 days to apply for it and 15 days after it has received it to provide it to its financial institution.

Reason B: The Entity is a resident for tax purposes of a country that does not issue a TIN (excluding the United States).

Reason C: The Entity has a TIN, but the representative does not have it on hand. The representative will provide it within a 15-day period from the date hereof.

SECTION 2: FATCA STATUS – MANDATORY SECTION

If you selected "United States" in section 1, please fill out section 2.1 for "U.S. Person." If you did not select "United States" in section 1, please fill out section 2.2 for "non-U.S. Person."

2.1 Please select the classification pertaining to the U.S. Person

See Appendix B for the definition of U.S. Person

Specified U.S. Person

Non-specified U.S. Person

Indicate the CRS-FATCA exemption code _____

See Appendix A for the list of FATCA exemption codes for the "Non-Specified U.S. Person" group (codes 401 to 413)

Please continue with Section 3 to confirm your status under CRS regulations

2.2 Please select the classification pertaining to the non-U.S. Person

Is the Entity a financial institution?

YES If yes, indicate the:

Status Code – Financial Institution

See Appendix A for the list of exemption codes for the "Non-U.S. Financial Institution" group (codes 501 to 507)

Global Intermediary Identification Number (GIIN)

Refer to Appendix A, depending on the status code applicable, for the required documentation to be completed.

Please continue with Section 3 to confirm your status under CRS regulations

NO Go to the next question

Is the Entity on the list of exempt entities?

See the definition of an "Exempt Entity" in Appendix B

YES If yes, indicate the:

Status Code – Exempt Entity:

See Appendix A for the list of exemption codes for the "Exempted non-U.S. Person" group (codes 601 to 604)

Please continue with Section 3 to confirm your status under CRS regulations

NO Go to the next question

Is the Entity an active or passive non-financial entity?

See Appendix B for definitions of "Passive Income," "Active Non-Financial Entity" and "Passive Non-Financial Entity"

Active Non-Financial Entity

Passive Non-Financial Entity - Please also complete Sections 3 and 4.

SECTION 3: CRS STATUS – MANDATORY SECTION

Please confirm the CRS status of the Entity

Please refer to Appendix A for the CRS status that corresponds to the FATCA status selected in Section 2

Financial institution - Please continue with Section 5.

See the definition of a "Financial institution" in Appendix B

Active Non-Financial Entity - Please continue with Section 5.

See the definition of an "Active Non-Financial Entity" in Appendix B

Passive Non-Financial Entity - Please continue with Section 4.

See the definition of a "Passive Non-Financial Entity" in Appendix B

SECTION 4: RELATED PARTIES WITH CONTROL OF THE PASSIVE NON-FINANCIAL ENTITY

Indicate all countries of residence for income tax purposes (including Canada) and taxpayer identification numbers (TINs) as applicable, for related parties in the table below. In the event that the related party has more than one country of residence for tax purposes, repeat the NAME and ADDRESS as many times as necessary. Please indicate your Canadian social insurance number if you are a resident of a jurisdiction other than Canada or you are a resident or citizen of the United States.

Type of related parties to be documented		
Trusts	Entities other than a trust	
All	Person with control of 25% or more of the Entity	If no person has control of 25% or more of the Entity
1. Protectors (if any) 2. Trustees 3. Beneficiaries 4. Settlers	5. All beneficial owners of 25% or more 6. Partners owning 25% or more	7. Senior director 8. Main partner, as applicable

First, middle and last name of related parties	Address (street number and name, apartment/office/unit number, city, province, postal code, country)	Type (see table above)

First, middle and last name of related parties	Country of residence for tax purposes	Date of birth (YYYY MM DD)	TIN	Reasons (see table below)

If there are more than five related parties with control, please use an additional form.

Reason for not providing a TIN or SIN

Reason A: I will request it or I have already requested it, but I have not yet received it. If I have not yet requested one, I have 90 days to apply for it and 15 days after I receive it to provide it to my financial institution.

Reason B: I am a resident for tax purposes of a country that does not issue a TIN to its residents (excluding the United States).

Reason C: I have it, but not on hand. I will provide it within a 15-day period from the date hereof.

Important notice: If the beneficial owner or person in control of the entity does not provide a foreign TIN upon request for an account that must be reported, they are subject to a \$500 penalty for each missing TIN if the jurisdiction in which they reside issues and collects TINs. If the beneficial owner or person resides in the United States and does not provide a U.S. TIN upon request for a new account that must be reported, they are subject to a \$100 penalty for each missing TIN.

SECTION 5: ATTESTATION – MANDATORY SECTION

The Entity certifies that the information provided in this CRS-FATCA self-certification regarding the Entity and, as applicable, its related parties regarding the residence for tax purposes is accurate and complete. Moreover, the Entity agrees to inform its financial institution of any change in circumstances that result in that information becoming incomplete or inaccurate no later than 30 days after such a change.

The Entity authorizes National Bank of Canada, its subsidiaries and affiliated companies to exchange this information between them for risk management purposes, to update the Entity's profile and for legal and regulatory compliance purposes.

The authorized representatives certify that they have the capacity to sign for the Entity.

Date (YYYY MM DD)

Signature

Date (YYYY MM DD)

Signature

Authorized representative (block letters)

Authorized representative (block letters)

Date (YYYY MM DD)

Signature

Date (YYYY MM DD)

Signature

Authorized representative (block letters)

Authorized representative (block letters)

APPENDIX A – CRS-FATCA STATUS OF ENTITIES

CODE	FATCA STATUS	DESCRIPTION	FATCA STATUS according to terminology used in forms W-9 and W-8BEN-E	Corresponding CRS STATUS	REQUIRED DOCUMENTATION
300	Specified U.S. Person (entity)	Means an entity that is a U.S. Person (see Appendix B for definition) and is not described under codes 401 to 413 below.	Specified U.S. Person (entity)	Based on the answers provided in Section 1, the articles of association may vary as follows: - Financial Institution - Active Non-Financial Entity - Passive Non-Financial Entity	Signed form (F.15609 or F.27277 or F.29666)
	Non-Specified U.S. Person (entity)	Means an entity that is a U.S. Person (see Appendix B for definition) and is described under codes 401 to 413 below.	Non Specified U.S. Person		Signed form (F.15609 or F.27277 or F.29666) or dated documentary evidence of an exemption: The documents used to check the existence of the entity, in accordance with the <i>Proceeds of Crime (Money Laundering) and Terrorist Financing Act</i> can be used to support the CRS-FATCA classification of entities with codes 402, 403, 404, 405, 406, 410 and 411 (see <i>Checking of existence and required documentation</i> section on F.29678-002).
401	A - Any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code		A - An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37), according to US regulation	Financial Institution	
402	B - The United States or any of its agencies or instrumentalities		B - The United States or any of its agencies or instrumentalities	Non-Declarable Active Non-Financial Entity	
403	C - Any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing		C - A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities	Non-Declarable Active Non-Financial Entity	
404	D - A corporation whose stock is regularly traded on one or more established securities markets		D - A corporation whose stock is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)	Non-Declarable Active Non-Financial Entity	
405	E - Any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (1)		E - A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)	Non-Declarable Active Non-Financial Entity	
406	F - A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state		F - A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state	Financial Institution	
407	G - Any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code		G - A real estate investment trust	Active Non-Financial Entity	
408	H - Any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940		H - A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940	Financial Institution	
409	I - Any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code		I - A common trust fund as defined in section 584(a)	Financial Institution	

CODE	FATCA STATUS	DESCRIPTION	FATCA STATUS according to terminology used in forms W-9 and W-8BEN-E	Corresponding CRS STATUS	REQUIRED DOCUMENTATION
410	J - Any bank as defined in section 581 of the U.S. Internal Revenue Code		J - A bank as defined in section 581	Financial Institution	
411	K - A broker as defined in section 6045(c) of the U.S. Internal Revenue Code		K - A broker	Financial Institution	
412	L - Any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code		L - A trust exempt from tax under section 664 or described in section 4947(a)(1)	Financial Institution	
413	M - Any tax-exempt trust under a plan that is described in section 403(b) or section 457(b) of the U.S. Internal Revenue Code		M - A tax exempt trust under a section 403(b) plan or section 457(g) plan	Financial Institution	

CODE	FATCA STATUS	DESCRIPTION	FATCA STATUS according to terminology used in forms W-9 and W-8BEN-E	Corresponding CRS STATUS	REQUIRED DOCUMENTATION
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Non-U.S. Financial Institution

501	Canadian Financial Institution or of another FATCA partner jurisdiction (reporting)	Means any financial institution located in Canada, excluding branches located outside Canada, as well as any branch located in Canada of a financial institution located outside Canada. A FATCA partner jurisdiction is a country that has signed an intergovernmental agreement with the United States concerning FATCA, as is the case for Canada. The following link provides a list of partner jurisdictions: http://www.treasury.gov/resource-center/tax-policy/treaties/Pages/FATCA-Archive.aspx	501.01 Reporting Model 1 FFI 501.02 Reporting Model 2 FFI	Financial Institution	<p>A GIIN number OR signed form (F.15609 or F.27277 or F.29666)</p> <p>A signed form (F.15609 or F.27277 or F.29666) is not required if the FATCA classification can be established based on the Global Intermediary Identification Number (GIIN) and this number is published on the IRS list available at the following link: http://www.irs.gov/Businesses/Corporations/FI-List-Resources-Page</p>
502	Canadian Financial Institution or of another FATCA partner jurisdiction (non-reporting)	Reporting institutions are those that have obtained a GIIN and those that are located in a FATCA partner jurisdiction under Model 2 (for further information see above link).	Nonreporting IGA FFI (including an FFI treated as a registered deemed-compliant FFI under an applicable Model 2 IGA)	Financial Institution	
503	Deemed-Compliant Non-U.S. Financial Institution (registered)	Means any non-U.S. financial institution that meets certain specific requirements under CRS-FATCA and that is registered with this status at the Internal Revenue Service.	Registered deemed-compliant FFI (other than a reporting Model 1 FFI or sponsored FFI that has not obtained a GIIN).	Financial Institution	
504	Deemed-Compliant Non-U.S. Financial Institution (unregistered)	Means any non-U.S. financial institution that meets certain specific requirements under FATCA and that is not registered at the Internal Revenue Service. There are several "sponsored", "certified" or other categories for this status. A comprehensive list of all the categories for this status group is provided in the next column.	504.01 Sponsored FFI that has not obtained a GIIN 504.02 Certified deemed-compliant non-registering local bank 504.03 Certified deemed-compliant FFI with only low-value accounts 504.04 Certified deemed-compliant sponsored, closely held investment vehicle 504.05 Certified deemed-compliant limited life debt investment entity 504.06 Certified deemed-compliant investment advisors and investment managers 504.07 Restricted distributor 504.08 Owner-documented FFI 504.09 Excepted inter-affiliate FFI	Financial Institution Financial Institution Financial Institution Financial Institution Financial Institution Financial Institution Financial Institution Financial Institution	<p>Signed form (F.15609 or F.27277 or F.29666)</p> <p>(A GIIN is not required or available)</p>

CODE	FATCA STATUS	DESCRIPTION	FATCA STATUS according to terminology used in forms W-9 and W-8BEN-E	Corresponding CRS STATUS	REQUIRED DOCUMENTATION
Participating Non-U.S. Financial Institution (cont.)					
505	Participating Non-U.S. Financial Institution	Means a non-Canadian financial institution not established in a FATCA partner jurisdiction that is considered a participating financial institution due to the fact that it has signed an agreement directly with the Internal Revenue Service in order to comply with the provisions of FATCA.	<i>Participating FFI</i>	Financial Institution	A GIIN number OR Signed form (F.15609 or F.27277 or F.29666)
506	Non-Participating Non-U.S. Financial Institution	Means a non-Canadian financial institution not established in a FATCA partner jurisdiction that is considered a non-participating financial institution due to the fact that it has not signed an agreement directly with the Internal Revenue Service in order to comply with the provisions of FATCA.	<i>Non-participating FFI (including a limited FFI or an FFI related to a Reporting IGA FFI other than a registered deemed-compliant FFI or participating FFI)</i>	Financial Institution	Signed form (F.15609 or F.27277 or F.29666) (A GIIN is not required or available)
507	Retirement plan or fund	Means any plan or arrangement administered with the aim of making pension payments or generating income to be used for making such payments.	<i>Exempt retirement plans</i>	Financial Institution	Signed form (F.15609 or F.27277 or F.29666) or documentary evidence of an exemption: Documentary evidence of an exemption includes: - the list of pension plans accessible at http://www.osfi-bsif.gc.ca/eng/wt-ow/Pages/swwr-rer.aspx - the documents used to verify the existence of the entity in the context of regulations on the <i>Proceeds of Crime (Money Laundering) and Terrorist Financing</i> (see the <i>Checking of existence and required documentation</i> section of F.29678-002).
CODE	FATCA STATUS	DESCRIPTION	FATCA STATUS according to terminology used in forms W-9 and W-8BEN-E	CRS STATUS correspondents	REQUIRED DOCUMENTATION
Non-U.S. Exempt Person					
601	Non-financial entity whose stock is traded on the securities market, or affiliate of such an entity (non-U.S.)	Means any entity, the stock of which is regularly traded on an established securities market, or any related entity thereof.	<i>Publicly traded NFFE or NFFE affiliate of a publicly traded corporation</i>	Non-Declarable Active Non-Financial Entity	Signed form (F.15609 or F.27277 or F.29666) or documentary evidence of an exemption: Documentary evidence of an exemption includes: - The documents used to check the existence of the entity, in accordance with the <i>Proceeds of Crime (Money Laundering) and Terrorist Financing Act</i> can be used to support the CRS-FATCA classification of entities with codes 601, 602 and 603 (see <i>Checking of existence and required documentation</i> section on F.29678-002). - For codes 601 and 602, you can either use the documents required in F.29678-002 or save in the file the dated evidence obtained from the following sites: Code 601: https://www.tmx.com Code 602: Search for the entity on CRA's "List of Charities" page.
602	Non-profit organization exempt from income taxes (non-U.S.)	Means any entity that has been organized and is operated exclusively for religious, charitable, scientific, artistic, cultural, sports or educational purposes, a professional organization, a business league, a chamber of commerce, a labour, agricultural or horticultural organization, a civic action league or an organization whose purpose is the promotion of social welfare. The entity must be exempt from income tax in the jurisdiction in which it is located and must not have shareholders, members with ownership rights or beneficiaries of its income or assets.	<i>Non-profit organization</i>	Active Non-Financial Entity	

CODE	FATCA STATUS	DESCRIPTION	FATCA STATUS according to terminology used in forms W-9 and W-8BEN-E	CRS STATUS correspondents	REQUIRED DOCUMENTATION
Non-U.S. Exempt Person					
603	Government, province, state, county, municipality or public body (non-U.S.)	Means a government (other than the U.S. government), a political subdivision of such a government (that includes a state, province, county or municipality) or a public body carrying out the functions of such a government or subdivision; the government of a U.S. territory; an international organization; a non-U.S. central bank of issue; or an entity wholly owned by one or more of the above organizations.	<i>Foreign government, government of a U.S. possession, or foreign central bank of issue</i>	Non-Declarable Active Non-Financial Entity	
604	Other exempted entity	Means any entity or organization that meets certain specific conditions, such as an international organization, an entity held by beneficial owners exempt from U.S. tax, a financial institution incorporated on U.S. territory, a non-financial entity starting-up, in liquidation or bankruptcy, an organization exempt from U.S. tax, etc. This exempt status only applies in very few cases.	604.01 – International organization	Non-Declarable Active Non-Financial Entity	
			604.02 – Entity wholly owned by exempt beneficial owners	Non-Declarable Active Non-Financial Entity	
			604.03 – Financial institution incorporated or created under U.S. legislation	Financial institution	
			604.04 – Non-financial group entity	Active Non-Financial Entity	
			604.05 – Excluded start-up non-financial entity	Active Non-Financial Entity	
			604.06 – Excluded non-financial entity in liquidation or bankruptcy	Active Non-Financial Entity	
			604.07 – 501(c) Organization	Active Non-Financial Entity	
			604.08 – Excluded non-financial entity incorporated or created under U.S. legislation	Passive Non-Financial Entity	
			604.09 – Direct-reporting foreign non-financial entity	Passive Non-Financial Entity	
		604.10 – Sponsored direct-reporting foreign non-financial entity	Passive Non-Financial Entity		
700	Active Non-Financial Entity (Non-U.S.)	Means a non-U.S. non-financial entity for which less than 50% of its gross income for the preceding calendar year is Passive Income and for which less than 50% of its assets held at any time during the preceding calendar year are assets that produce or are held for the production of Passive Income.	Active NFFE	Active Non-Financial Entity	Signed form (F.15609 or F.27227 or F.29666)
800	Passive Non-Financial Entity (Non-U.S.)	Refers to an entity that IS NOT a(n): - U.S. Person - Financial institution - Exempt Entity - Active Non-Financial Entity.	Passive NFFE	Passive Non-Financial Entity	Signed form (F.15609 or F.27227 or F.29666)

APPENDIX B - DEFINITIONS

Active Non-Financial Entity

An entity for which less than 50% of its gross income for the preceding calendar year is Passive Income and for which less than 50% of its assets held at any time during the preceding calendar year are assets that produce or are held for the production of Passive Income.

Entity

Legal entity or legal structure such as a trust, other than a natural person designated in the "Information on the entity" section.

Exempt Entity

An entity that is not a financial institution and is a(n):

- Non-financial entity whose stock is traded on the securities market, or affiliate of such an entity
- Non-profit organization exempt from income taxes
- Government, province, state, county, municipality or public body
- International organization
- Entity wholly owned by exempt beneficial owners
- Territory financial institution (U.S. territory)
- Non-financial group entity
- Exempted start-up non-financial entity
- Exempted non-financial entity in liquidation or bankruptcy
- Organization exempted under section 501(c) of the Internal Revenue Code
- Exempted territory non-financial entity
- Direct-reporting non-financial entity
- Sponsored direct-reporting non-financial entity

Financial Institution

A custodial institution, depository institution, an investment entity or a specified insurance company.

Passive Income

Income from investments as opposed to operating or business income.

The portion of gross income that consists primarily of dividends, interest, income equivalent to interest, annuities, royalties, certain types of rental income including revenues from real estate rentals (housing or local commercial) and held for investment purposes, gains on derivative transactions (excluding hedging transactions), foreign exchange gains, net income from notional principal contracts and amounts received from life insurance policies with a cash surrender value.

Passive Non-Financial Entity

Refers to an entity that IS NOT a(n):

- Financial Institution
- Exempt Entity
- Active Non-Financial Entity

Residence for tax purposes – for the United States, see "U.S. Person"

One or more countries for which a person or entity is subject to tax obligations. Criteria for determining this vary from country to country and are often cumulative: the permanent residence address or head office address for an entity, citizenship, holding of assets, revenues, central management and control of an entity in a given country.

U.S. Person

According to U.S. tax law, the following are considered U.S. Persons:

- A U.S. citizen or resident individual
- A partnership or corporation organized in the United States or under the laws of the United States or any State thereof
- A trust if:
 - a) A court within the United States would have the authority under applicable law, to render orders or judgments concerning substantially all issues regarding the administration of the trust
 - b) One or more U.S. Persons have the authority to control all substantial decisions of the trust
- an estate of a decedent who is a citizen or resident of the United States