

Client Information

Mr. Mrs. Miss Ms. Dr. Other Marital Status: Single Married Common-Law Separated Divorced Widowed
 Last Name _____ First Name _____ Initials _____
 Address _____ City _____ Province _____ Postal Code _____
 Home Phone _____ Bus. _____ Cell _____ Email _____
 Name of Employer _____ Occupation _____ Gross Annual Income _____
 Estimated Net Worth: Liquid Assets \$ _____ + Fixed Assets \$ _____ - Liabilities \$ _____ = Net Worth \$ _____
 Investment Knowledge: Poor Fair Good (please see last page for definitions of these categories)

Joint Client/Spouse Information

Relationship: Joint Client Spouse Other _____
 Marital Status: Single Married Common-Law Separated Divorced Widowed
 Last Name _____ First Name _____ Initials _____
 Address (same as above)
 Address _____ City _____ Province _____ Postal Code _____
 Home Phone _____ Bus. _____ Cell _____ Email _____
 Name of Employer _____ Occupation _____ Gross Annual Income _____
 Estimated Net Worth: Liquid Assets \$ _____ + Fixed Assets \$ _____ - Liabilities \$ _____ = Net Worth \$ _____
 Investment Knowledge: Poor Fair Good (please see last page for definitions of these categories)

Know Your Client

Applicable securities laws require us to determine the general investment needs and objectives of potential purchasers before executing purchase orders. This information will be held in strict confidence.

Account Number: _____		Account Number: _____		Account Number: _____	
Plan Type <input type="checkbox"/> Open <input type="checkbox"/> RRIF <input type="checkbox"/> RRSP <input type="checkbox"/> Spousal RRIF <input type="checkbox"/> Spousal RRSP <input type="checkbox"/> LIF <input type="checkbox"/> LRSP <input type="checkbox"/> RESP <input type="checkbox"/> LIRA <input type="checkbox"/> TFSA		Plan Type <input type="checkbox"/> Open <input type="checkbox"/> RRIF <input type="checkbox"/> RRSP <input type="checkbox"/> Spousal RRIF <input type="checkbox"/> Spousal RRSP <input type="checkbox"/> LIF <input type="checkbox"/> LRSP <input type="checkbox"/> RESP <input type="checkbox"/> LIRA <input type="checkbox"/> TFSA		Plan Type <input type="checkbox"/> Open <input type="checkbox"/> RRIF <input type="checkbox"/> RRSP <input type="checkbox"/> Spousal RRIF <input type="checkbox"/> Spousal RRSP <input type="checkbox"/> LIF <input type="checkbox"/> LRSP <input type="checkbox"/> RESP <input type="checkbox"/> LIRA <input type="checkbox"/> TFSA	
Investment Objectives Income _____ % Medium _____ % Long Term _____ % 100 %		Risk Tolerance <input type="checkbox"/> Low <input type="checkbox"/> Medium <input type="checkbox"/> High		Investment Objectives Income _____ % Medium _____ % Long Term _____ % 100 %	
Time Horizon <input type="checkbox"/> 1-2 Years <input type="checkbox"/> 3-5 years <input type="checkbox"/> 6-9 years <input type="checkbox"/> Over 10 years		Time Horizon <input type="checkbox"/> 1-2 Years <input type="checkbox"/> 3-5 years <input type="checkbox"/> 6-9 years <input type="checkbox"/> Over 10 years		Time Horizon <input type="checkbox"/> 1-2 Years <input type="checkbox"/> 3-5 years <input type="checkbox"/> 6-9 years <input type="checkbox"/> Over 10 years	

Change of Related Party ■ N/A

I hereby wish to change the related party(ies) on my account. A related party is any individual(s) or a corporation with a financial interest or control over the account. Please list all related party names and indicate their role below.

Will anyone other than the persons named on the account:

- a) Have trading authority over the account? Yes No
If yes, please specify the person's name and attach a full power of attorney _____
- b) Have any financial interest in the account? Yes No
If yes, please specify the person's name _____

Politically Exposed Persons and Heads of International Organizations

a) Foreign Politically Exposed Person:

Do you, or a family member or a close associate hold, or have ever held, a legislative position or another senior position in or for a country other than Canada?

Client: Yes No – if yes: _____/_____/_____

Joint Client: Yes No – if yes: _____/_____/_____

If the answer to the above is yes, please describe the source of funds used for deposits into the account:

b) Domestic Politically Exposed Person:

Do you, or a family member, now hold, or have held within the last five (5) years, any positions in or on behalf of Canada as listed in Appendix A?

If yes, please provide the position, when held, the name of the family member, as well as the relationship to the client(s):

Client: Yes No – if yes: _____/_____/_____

Joint Client: Yes No – if yes: _____/_____/_____

If the answer to the above is yes, please describe the source of funds used for deposits into the account:

c) Head of International Organization:

Do you, or a family member, now lead an international organization?

Client: Yes No – if yes: _____/_____/_____

Joint Client: Yes No – if yes: _____/_____/_____

If the answer to the above is yes, please describe the source of funds used for deposits into the account:

(Please refer to Appendix A for the definitions of “family member”, “close associate”, “head of an international organization” and for the list of the legislative and other senior positions referred to.)

Authorization

_____	Y Y Y Y M M D D	_____	Y Y Y Y M M D D
Client Signature	Date	Sales Representative's Signature	Date
_____	Y Y Y Y M M D D	_____	Y Y Y Y M M D D
Joint Signature (if required)	Date	Compliance Officer's Approval	Date of Approval



Investment Knowledge

- **Poor:** You are an investor who has no or very limited investment knowledge or experience. You rely on your Educators Representative for recommendations related to investment products.
- **Fair:** You are an investor who has reasonable investment knowledge or experience, as well as a fair understanding of a variety of investment product types. However, you do not necessarily understand the complexities associated with all of the products and you rely on your Educators Representative to assist you in such areas.
- **Good:** You are an investor who has extensive investment knowledge or experience, as well as a thorough understanding of a variety of investment product types such as stocks, government guaranteed bonds, and various classes of mutual funds such as equity funds, balanced funds, asset allocation funds, sector specific funds and specialty funds. You still rely on your Educators Representative to provide guidance with your investment decisions.

Risk Tolerance

Risk tolerance can be defined by how comfortable you are with fluctuations in the value of your investments. Please refer to the risk categories below to assist you in determining your own acceptable level of risk.

- **Low:** Demonstrate a low volatility and are for investors who are willing to accept lower returns for greater safety of capital and may include money market funds as well as some fixed income funds.
- **Medium:** Demonstrate a medium volatility and are for investors looking for moderate growth over a longer period of time and may include balanced funds as well as certain Canadian and U.S. Equity funds.
- **High:** Demonstrate a high volatility and are for investors who are growth oriented and are willing to accept significant short-term fluctuations in portfolio value in exchange for potentially higher long-term returns. Examples may include labour-sponsored venture capital funds or funds that invest in specific market sectors or geographic areas such as emerging markets and science and technology funds.

Investment Objectives

- **Income:** Your objective is to generate current income from your investments and you are less concerned with capital appreciation. Investments that will satisfy this objective include fixed income investments such as funds that invest in bond or money market instruments.
- **Medium term:** You are seeking a combination of income and growth by investing in fixed income securities and equity funds. An account with growth and income objectives will typically hold at least 40% in fixed income investments and 60% in equity mutual funds.
- **Long-term growth:** You are seeking capital appreciation over the long term and current income is not a requirement. This may lead you to hold a relatively high proportion of funds that invest in equities if you also have a higher risk tolerance and long-term time horizon.

Time Horizon

Time Horizon is the period between now and the point when you will need to access a significant portion of the money you have accumulated.

Net Worth

Your Net Worth is calculated as estimated liquid assets (*i.e. investments, cash*) plus fixed assets (*i.e. real estate, registered plan assets*) less estimated liabilities (*i.e. mortgage, car loan*).

Who is a Foreign Politically Exposed Person? (PEP)

A foreign PEP is a person who holds or has held one of the following offices or positions in or on behalf of a foreign state:

- head of state or head of government;
- member of the executive council of government or member of a legislature;



- deputy minister or equivalent rank;
- ambassador, or attaché or counsellor of an ambassador;
- military officer with a rank of general or above;
- president of a state-owned company or a state-owned bank;
- head of a government agency;
- judge of a supreme court, constitutional court or other court of last resort; or
- leader or president of a political party represented in a legislature

Who is a Domestic Politically Exposed Person? (PEP)

A domestic PEP is a person who holds — or has held within the last 5 years — a specific office or position in or on behalf of the Canadian federal government, a Canadian provincial government, or a Canadian municipal government:

- Governor General, lieutenant governor or head of government;
- member of the Senate or House of Commons or member of a legislature;
- deputy minister or equivalent rank;
- ambassador, or attaché or counsellor of an ambassador;
- military officer with a rank of general or above;
- president of a corporation that is wholly owned directly by Her Majesty in right of Canada or a province;
- head of a government agency;
- judge of an appellate court in a province, the Federal Court of Appeal or the Supreme Court of Canada;
- leader or president of a political party represented in a legislature; or
- mayor*.

* In line with legislation across Canada, municipal governments include cities, towns, villages and rural (county) or metropolitan municipalities. As such, a mayor is the head of a city, town, village, or rural or metropolitan municipality, regardless of the size of the population

Who is the Head of an International Organization? (HIO)

The head of an international organization is a person who is either:

1. The head of an international organization established by the governments of states; or
2. The head of an institution established by an international organization.

When we refer to the head of an international organization or the head of an institution established by an international organization we are referring to the primary person who leads that organization, for example a president or CEO.

Who is considered to be the family member of a PEP or a HIO?

If a person is a foreign PEP, domestic PEP or HIO, then certain family members must also be regarded as PEPs or HIOs. These family members are:

- their spouse or common-law partner;
- their child;
- their mother or father;
- the mother or father of their spouse or common-law partner; and
- a child of their mother or father (sibling).

Who is considered to be a close associate of a PEP or a HIO?

A close associate can be an individual who is closely connected to a PEP or HIO for personal or business reasons. Some examples are:

- business partners with, or who beneficially owns or controls a business with, a PEP or HIO;
- in a romantic relationship with a PEP or HIO, such as a boyfriend, girlfriend or mistress;
- involved in financial transactions with a PEP or a HIO;
- a prominent member of the same political party or union as a PEP or HIO;
- serving as a member of the same board as a PEP or HIO; or
- closely carrying out charitable works with a PEP or HIO.

