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Customer service: 1-877-463-7627  
Option 1: Business Development Option 2: Operational Support  
Fax: 1-866-771-7695  
Email: Transactions.Dealer@nbc.ca

- Account Opening
- Modification
- Subsequent transaction

**1 APPLICANT/ACCOUNT HOLDER/ANNUITANT INFORMATION**

Mr.  Company (attach articles of incorporation and corporate resolution)  Ms.  Association  Government  Legal Trust (attach trust agreement)

Language:  French  English

Account No. \_\_\_\_\_

*If you are a company, an association or a government, complete the section "CRS-FATCA Self Certification for Legal Entities Including Classification Guide and Documentation Requirements"*

First Name \_\_\_\_\_ Social Insurance No./Federal Business No. (required by Canada Revenue Agency) **MANDATORY** Quebec Enterprise No. **MANDATORY**

Surname/Company Name \_\_\_\_\_ Date of Birth (yyyy-mm-dd) **MANDATORY** E-mail Address \_\_\_\_\_

Street No. \_\_\_\_\_ Street Name \_\_\_\_\_ Apt. \_\_\_\_\_

City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_

Area Code \_\_\_\_\_ Telephone No. (home) \_\_\_\_\_

**CRS-FATCA SELF CERTIFICATION (for cash account only)**  
Are you a citizen or resident of a country other than Canada for tax purposes?  Yes  No  
*If you are an individual and answered yes, complete the section "CRS-FATCA Self Certification for Account Holder"*

**2 OTHER ACCOUNT HOLDER**

Joint ("or")  Joint with right of survivorship (outside Quebec) ("or")  In trust for \_\_\_\_\_

Joint ("and")  Joint with right of survivorship (outside Quebec) ("and")

**CRS-FATCA SELF CERTIFICATION (for cash account only)**  
Are you a citizen or resident of a country other than Canada for tax purposes?  Yes  No  
*If you are an individual and answered yes, complete the section "CRS-FATCA Self Certification for Joint Account Holder"*

First Name \_\_\_\_\_ Social Insurance No. (required by Canada Revenue Agency) **MANDATORY**

Surname \_\_\_\_\_ Date of Birth (yyyy-mm-dd) **MANDATORY** E-mail Address \_\_\_\_\_

Same address as applicant/account holder (if address is different, complete the section below)

Street No. \_\_\_\_\_ Street Name \_\_\_\_\_ Apt. \_\_\_\_\_

City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_

**3 ACCOUNT INFORMATION**

Non-registered  Retirement Savings Plan (RSP)

Individual account (non locked-in)  Spousal RSP account (non locked-in)

Locked-in account (check one and complete appropriate addendum)

- Quebec LIRA (addendum 25272-402)
- Ontario LIRA (addendum 25273-402)
- Manitoba LIRA (addendum 25274-402)
- Alberta LIRA (addendum 25218-402)
- New Brunswick LIRA (addendum 25276-402 and 25843-403)
- Saskatchewan LIRA (addendum 25277-402)
- Nova Scotia LIRA (addendum 25278-402)
- Newfoundland and Labrador LIRA (addendum 25279-402)
- Federal Locked-in RSP (addendum 25280-402)
- British Columbia LIRA (addendum 25281-402)
- RLSP - Restricted (addendum 26356-402)

**4 CONTRIBUTING SPOUSE INFORMATION**

*Only complete this section for spousal RSPs if all contributions are made by spouse*

First Name \_\_\_\_\_  Mr.  Mrs.

Surname \_\_\_\_\_ Social Insurance No. (required by Canada Revenue Agency) **MANDATORY** Date of Brth (yyyy-mm-dd) **MANDATORY**

I authorize National Bank Investments Inc. to withdraw directly from my bank account as stipulated in the "Banking Information" section the necessary sums for RSP contributions in the name of my spouse indicated in the "Information about Applicant/Account Holder/Annuitant" section. (A signature is required only if the contributions are made from the contributing spouse's bank account.)

Date (yyyy-mm-dd) \_\_\_\_\_ Signature of Contributing Spouse **X**

**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 (\$)	%		<input type="checkbox"/>	
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.
						Weekly	Every 2 weeks	Monthly	Quarterly		
				Fund	Account						
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"/>
Surname <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. ("NBII") 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.

I acknowledge having read the conditions related to the collection, use and disclosure of information about me, which are attached hereto, and I give my consent. If I have provided personal information about my spouse, common-law partner or beneficiary, 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).

It is my express wish that this application and any related documents be in English. *J'ai demandé expressément que cette demande ainsi que tous les documents s'y rattachant soient rédigés en anglais.*

**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 NBII 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.

By signing below, I waive my right to receive a notice concerning the amount debited for the systematic investment plan, and I hereby declare not requiring a notice concerning the amount debited for the systematic investment plan before the debit is processed. I also waive my right to receive a notice for any change to the debit amount or dates I requested.

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, "NBII" means National Bank Investments Inc. as well as its successors and assigns.

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

**Role of NBII.** The role of NBII 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 National Bank Investments Inc. (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. NBII 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 NBII and your processing financial institution in consideration of the authorization provided by your processing financial institution to process debits against your bank account as indicated in section 6 of this document (the "bank account") in accordance with the H1 rule of the Canadian Payments Association.
4. You agree to inform NBII 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. You agree to release NBII of all liability if the revocation is not respected, except in the case of gross negligence by NBII.
6. The revocation of this authorization does not involve the termination of any other authorization existing between you and NBII.
7. You acknowledge that this authorization is deemed to have been given by you to your financial institution. Any means by which the authorization with NBII is transmitted shall constitute its transmission by you.
8. NBII can request a one-time fund transfer in your name at sporadic intervals to your bank account providing that NBII obtains your consent confirming your authorization for each debit.
9. If a debit does not comply or is not consistent with this authorization. Please contact your advisor.
10. NBII 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 NBII harmless against, and pay NBII promptly on demand for, any loss, liability and expense, including legal costs, suffered or incurred by NBII arising out of compliance with this authorization and direction.

#### 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 at 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:** means 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:** means 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 his or her 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. 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 or she wishes the Trustee to dispose of, failing which 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) transfers all or certain Assets in the Plan, or
- ii) disposes 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 another registered plan as permitted by applicable laws.

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 which 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 them for the survivor's life;  
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 his or her Spouse after the Annuitant's death;

- v) the aggregate of the periodic payments in a year under an Annuity after the Annuitant's death shall not exceed the aggregate of the payments under the Annuity in a year before that 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 Hold-Harmless.** 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, facsimile machine 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 postage prepaid to the Trustee, c/o National Bank Investments Inc., at 1010 De La Gauchetière St. West, Mezzanine 100, Montreal, Quebec H3B 5J2, 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 postage prepaid 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.

15. **Language Clause applicable to Quebec.** The parties have requested that this declaration of trust and any notices or other documents related hereto be drawn up in the English language. *Les parties confirment leur volonté que la déclaration de fiducie et tout avis ou autre document qui s'y rapporte soient rédigés en langue anglaise.*

### CONDITIONS GOVERNING THE COLLECTION, USE AND DISCLOSURE OF PERSONAL INFORMATION

For the purposes of this section, the term "NBII" means National Bank Investments Inc., its successors and assigns.

The term "I" means individually and collectively each of the NBII investment account applicants or, if applicable, the account holder's representative.

The term "SROs" (self-regulatory organizations) means Market Regulation Services Inc., the Investment Dealers Association of Canada, the Mutual Fund Dealers Association of Canada, the *Bourse de Montréal Inc.*, and the Canadian Investor Protection Fund. These SROs can require or request access to personal information collected or used by NBII and provided by its current and former clients, employees, agents, directors, officers, partners and other persons.

#### Collection

NBII collects information of a personal nature (specifically my name, address, telephone numbers, e-mail address as well as information concerning my investment instructions) in order to provide me with routine services related to my investment accounts, register my account in accordance with applicable tax legislation, and protect my interests and those of NBII.

I agree to provide NBII with the necessary personal information about me for the purposes mentioned in the preceding paragraph and I authorize NBII to obtain personal information about me from any person likely to have such information, particularly my financial advisor or registered broker from whom I have purchased mutual fund units, financial institutions and companies affiliated with NBII.

#### Use and Disclosure

1. The personal information obtained by NBII, which it needs in order to provide me with the products and services requested, may be used and disclosed in order to:

- 1.1 Determine my eligibility for any products and services I request, provide me on an ongoing basis with the products and services I request, and check the veracity of the information provided;
- 1.2 Enable NBII to manage its activities such as statistics, record-keeping and audit;
- 1.3 Measure customer service quality and control and record telephone conversations with me for compliance purposes;
- 1.4 Enable any person working for and with NBII, including its suppliers and agents, to access such information, particularly for the purpose of executing my transaction orders, preparing and mailing statements and confirmation notices of transaction orders, and processing and storing data and in order to protect me against error and fraud;
- 1.5 Cooperate with the SROs for regulatory purposes, such as trade-related surveillance; sales, financial compliance and trade desk review and other regulatory audits; investigation of potential regulatory and statutory violations; regulatory databases; enforcement of disciplinary proceedings; reporting to securities regulators; and information-sharing with securities regulatory authorities, regulated marketplaces, other SROs and law enforcement agencies in any jurisdiction in connection with any of the foregoing;
- 1.6 Enable NBII to comply with applicable legislation, particularly tax legislation requiring the production of tax slips on which NBII must include, among other information, my social insurance number;
- 1.7 Easily identify me and distinguish me from other clients of NBII and its affiliated companies, as well as clients of other financial institutions. I authorize you to use my social insurance number for these specific purposes;
- 1.8 Enable disclosure of such information for purposes of a transactional due diligence review by prospective parties in the event of the sale, transfer or assignment of NBII's operations.

I expressly consent to the use and disclosure of personal information about me by NBII for the above purposes. I acknowledge having been informed of my right to limit the use and disclosure of my personal information. In any event, I shall be informed of the consequences of my refusal to allow the information about myself to be used or disclosed.

I authorize NBII to keep the information collected for as long as it is needed for the purposes cited in section 1, even if I no longer do business with NBII. I acknowledge that I can also gain access to and, if necessary, correct my personal information by contacting my advisor. NBII is authorized to act on the basis of the personal information it has on me until such time as I have notified it of a change to said information. I indemnify and hold NBII harmless against any recourse and liability if it is not notified of such changes.

I understand that I can obtain further information concerning NBII's policies concerning the protection of personal information by reading its policy regarding this matter on the Internet at [www.nbinvestments.ca](http://www.nbinvestments.ca).

## CRS-FATCA SELF CERTIFICATION FOR ACCOUNT HOLDER

One form per account holder/joint account holder

Under Part XVIII and XIX of the *Income Tax Act*, Canadian financial institutions are required to collect the information you provide on this form to determine if they have to report your financial account to the Canada Revenue Agency (CRA). The CRA may share that information with the government of a foreign jurisdiction that you are a resident for tax purposes, or to the U.S. government if you are a citizen of that country. In that case, you may ask your financial institution the nature of the information it has provided. **Each account holder of a joint account has to fill out a tax residency self certification form.**

First Name of Account Holder  Surname of Account Holder

### What are your countries of residence for tax purposes?

Please tick all the applicable options

**I AM A CITIZEN OR RESIDENT OF THE UNITED STATES FOR TAX PURPOSES**

Social Security Number (SSN)

Individual Taxpayer Identification Number (ITIN)

If you don't have a U.S. SSN/ITIN, please provide the reason amongst options A, C or D Reason:

**I AM RESIDENT OF A COUNTRY OTHER THAN CANADA AND THE UNITED STATES FOR TAX PURPOSES**

If you ticked this box, provide your countries of residence for tax purposes and taxpayer identification numbers (TIN).

	Country of Residence for Tax Purposes	TIN (20 alpha-numeric characters)	If you do not provide a TIN, please provide the reason amongst options A, B, C or D
1	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>

If the SSN/ITIN/TIN is not provided with respect to a country selected, please indicate one of the below reasons as to why it is not available:

**Reason A:** I will or 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 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.

**Reason D:** I refuse to provide it, as required as per Part XVIII and/or XIX of the *Income Tax Act*.

**Important Notice:** if the reason for not providing a SSN/ITIN/TIN is A, C or D, or, if I refuse to provide the information required as per Part XVIII and/or XIX of the *Income Tax Act*, I understand that my financial institution may have to declare my account based on any indicia that may indicate a foreign tax residence and that I may be subject to penalties from CRA as a result of my refusal or negligence to provide this information. I agree to assume any liability directly or indirectly related to this situation.

## CRS-FATCA SELF CERTIFICATION FOR JOINT ACCOUNT HOLDER

One form per account holder/joint account holder

Under Part XVIII and XIX of the *Income Tax Act*, Canadian financial institutions are required to collect the information you provide on this form to determine if they have to report your financial account to the Canada Revenue Agency (CRA). The CRA may share that information with the government of a foreign jurisdiction that you are a resident for tax purposes, or to the U.S. government if you are a citizen of that country. In that case, you may ask your financial institution the nature of the information it has provided. **Each account holder of a joint account has to fill out a tax residency self certification form.**

First Name of Joint Account Holder  Surname of Joint Account Holder

### What are your countries of residence for tax purposes?

Please tick all the applicable options

**I AM A CITIZEN OR RESIDENT OF THE UNITED STATES FOR TAX PURPOSES**

Social Security Number (SSN)

Individual Taxpayer Identification Number (ITIN)

If you don't have a U.S. SSN/ITIN, please provide the reason amongst options A, C or D Reason:

**I AM RESIDENT OF A COUNTRY OTHER THAN CANADA AND THE UNITED STATES FOR TAX PURPOSES**

If you ticked this box, provide your countries of residence for tax purposes and taxpayer identification numbers (TIN).

	Country of Residence for Tax Purposes	TIN (20 alpha-numeric characters)	If you do not provide a TIN, please provide the reason amongst options A, B, C or D
1	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>

If the SSN/ITIN/TIN is not provided with respect to a country selected, please indicate one of the below reasons as to why it is not available:

**Reason A:** I will or 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 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.

**Reason D:** I refuse to provide it, as required as per Part XVIII and/or XIX of the *Income Tax Act*.

**Important Notice:** if the reason for not providing a SSN/ITIN/TIN is A, C or D, or, if I refuse to provide the information required as per Part XVIII and/or XIX of the *Income Tax Act*, I understand that my financial institution may have to declare my account based on any indicia that may indicate a foreign tax residence and that I may be subject to penalties from CRA as a result of my refusal or negligence to provide this information. I agree to assume any liability directly or indirectly related to this situation.



This form serves as a guide to establish the CRS-FATCA classification and residence for tax purposes of an entity as defined as per 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 US “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 Investments Inc. is required to establish the classification and the status, as the case may be, of the entity that holds the account.*

**INFORMATION ON THE LEGAL ENTITY**

Name of legal entity \_\_\_\_\_

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

**CRS-FATCA CLASSIFICATION**

**1. What is(are) the country(ies) of residence of the entity for tax purposes:**

Select all options that apply

**Canada** CRA Business Number (BN): \_\_\_\_\_ (15 characters)

**United-States**

See Appendix B for definition of U.S. Person

If yes, indicate the status of the legal entity by ticking one of the options below.

**Specified U.S. Person**

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

1. Is the entity a financial institution?  YES  NO (If NO, go to the next question)

2. Is the entity an active or passive non-financial entity?  The entity is an active non-financial entity  The entity is a passive non-financial entity

*In order to confirm the CRS-FATCA classification and status of the entity, the entity shall fill and sign the “Self-Certification - Active/passive Non-Financial Entity” section on the back of this form.*

**Non-specified U.S. Person**

Indicate the CRS-FATCA exemption code \_\_\_\_\_

Refer to Appendix A for the list of codes of the “Non-Specified U.S. Person” group (codes 401 to 413) and depending on the status code applicable, refer to the documentation requirements also included in Appendix A for the required form to be completed.

**Other**

If you ticked this box, provide the entity’s countries of residence for tax purposes and taxpayer identification numbers (TIN).

#	Country of residence for tax purposes	TIN	Reason If you do not provide a TIN, please provide the reason amongst options A, B or C <sup>1</sup>
1			
2			
3			

**<sup>1</sup> Reasons for an entity for not providing a TIN**

**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.

**Important Notice:** if the reason for not providing a TIN is A or C, the entity understands that its financial institution may have to declare its account based on any indicia that may indicate a foreign tax residence and that it may be subject to penalties from CRA as a result of its refusal or negligence to provide these information. The entity agrees to assume any liability directly or indirectly related to this situation.

## NON U.S. SECTIONS (2, 3 AND 4)

### 2. Is the entity a financial institution?

YES

If yes, indicate the:

**Status Code – Financial Institution:** \_\_\_\_\_

See Appendix A for the list of 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.

NO Go to the next question

### 3. Is the entity on the list of exempted entities?

YES

If yes, indicate the **status code – Exempt entity:** \_\_\_\_\_

See Appendix A for the list of codes for the "Non-U.S. Exempt Entity" group (codes 601 to 604)

If the status code chosen is 604 – Other exempt entity. Specify the type of exemption by referring to Appendix A for the list of codes of the "Non-U.S. Exempt Entity" group. \_\_\_\_\_

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

NO Go to the next question

### 4. Is the entity an active entity or a passive non-financial entity?

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

The entity is an active non-financial entity

To confirm the entity's classification and CRS-FATCA status, the entity shall fill and sign the section "Self-Certification – Active Non-Financial Entity" on the back of this form OR the required documentation to be completed as per Appendix A (Code 700).

The entity is a passive non-financial entity

To confirm the entity's classification and CRS-FATCA status, the entity shall fill and sign the section "Self-Certification – Active Non-Financial Entity" on the back of this form OR the required documentation to be completed as per Appendix A (Code 800).

## SELF-CERTIFICATION – ACTIVE NON-FINANCIAL ENTITY

The legal entity certifies that it is a Non-U.S. Entity or a Non-U.S. Person that is not a financial institution; that **less than 50%** of its gross income for the preceding calendar year is Passive Income; and that **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.

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

The legal entity authorizes National Bank Investments Inc. and its parent company to exchange the information provided in the CRS-FATCA Self-Certification for risk management, profile update and legal and regulatory compliances purposes.

\_\_\_\_\_  
Name of legal 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)

## SELF-CERTIFICATION – PASSIVE NON-FINANCIAL ENTITY

The entity certifies that it is NOT a(n):

- Financial Institution;
- Exempt Entity;
- Active Non-Financial Entity.

The entity authorizes National Bank Investments Inc. and its parent company to exchange the information provided in the CRS-FATCA Self-Certification for risk management, profile update and legal and regulatory compliances purposes.

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

Name of legal 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)

**EFFECTIVE BENEFICIARIES WHO CONTROL THE ENTITY**

For each effective beneficiary (individual) who own or control 25% or more of the entity, specify all his country of residence for tax purposes and his taxpayer identification number(s) (TIN). If the effective beneficiary has more than one country of residence for tax purposes, repeat his NAME and ADDRESS as much as required, and specify the country and corresponding TIN.

#	Name	Surname	Address
1			
2			
3			
4			
5			

#	Country of residence for tax purposes	TIN	Reason If you do not provide a SSN/ITIN/TIN, please provide the reason amongst options A, B, C or D <sup>2</sup>
1			
2			
3			
4			
5			

<sup>2</sup> **Reasons for an effective beneficiary for not providing a SSN/ITIN/TIN**

**Reason A:** I will 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 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.

**Reason D:** I refuse to provide it, as required as per Part XVIII and/or XIX of the Income Tax Act.

Important Notice: if the reason for not providing a SSN/ITIN/TIN is A, C or D as per Part XVIII and/or XIX of the Income Tax Act, I understand that my financial institution may have to declare my account based on any indicia that may indicate a foreign tax residence and that I may be subject to penalties from CRA as a result of my refusal or negligence to provide these information. I agree to assume any liability directly or indirectly related to this situation.

## APPENDIX A – CRS-FATCA STATUS OF LEGAL ENTITIES

CODE	CRS-FATCA STATUS	DESCRIPTION	CRS-FATCA STATUS according to terminology used in forms W-9 and W-8BEN-E	REQUIRED DOCUMENTATION
300	<b>Specified U.S. Person (entity)</b>	Means an entity that is a U.S. Person (see Appendix B for definition) and is not described under codes 401 to 413 below.	<b>Specified U.S. Person</b>	<b>W-9 form or equivalent</b>
	<b>Non-Specified U.S. Person (entity)</b>	Means an entity that is a U.S. Person (see Appendix B for definition) and is described under codes 401 to 413 below.	<b>Non-Specified U.S. Person</b>	<b>W-9 form or equivalent or documentary evidence of exemption:</b>  W-9 form is not required if the CRS-FATCA classification can be established with sufficient certainty based on information from a reliable external source and for which proof is kept on file.  The documents used to check the existence of the entity, in accordance with <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.
401	<b>A</b> - 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		<b>A</b> - 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	
402	<b>B</b> - The United States or any wholly owned agency or instrumentality thereof		<b>B</b> - The United States or any of its agencies or instrumentalities	
403	<b>C</b> - 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		<b>C</b> - A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities	
404	<b>D</b> - A corporation the stock of which is regularly traded on one or more established securities markets		<b>D</b> - A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)	
405	<b>E</b> - 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)		<b>E</b> - 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)	
406	<b>F</b> - 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 thereof		<b>F</b> - 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	
407	<b>G</b> - Any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code		<b>G</b> - A real estate investment trust	
408	<b>H</b> - 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 U.S. Investment Company Act of 1940		<b>H</b> - 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	
409	<b>I</b> - Any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code		<b>I</b> - A common trust fund as defined in section 584(a)	
410	<b>J</b> - Any bank as defined in section 581 of the U.S. Internal Revenue Code		<b>J</b> - A bank as defined in section 581	
411	<b>K</b> - A broker as defined in section 6045(c) of the U.S. Internal Revenue Code	<b>K</b> - A broker		
412	<b>L</b> - 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	<b>L</b> - A trust exempt from tax under section 664 or described in section 4947(a)(1)		
413	<b>M</b> - 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	<b>M</b> - A tax exempt trust under a section 403(b) plan or section 457(g) plan		

CODE	CRS-FATCA STATUS	DESCRIPTION	CRS-FATCA STATUS according to terminology used in forms W-9 and W-8BEN-E	REQUIRED DOCUMENTATION
<b>Non-U.S. Financial Institution</b>				
501	Canadian Financial Institution or of another CRS-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 CRS-FATCA partner jurisdiction is a country that has signed an intergovernmental agreement with the United States concerning CRS-FATCA, as is the case for Canada. The following link provides a list of partner jurisdictions: <a href="http://www.treasury.gov/resource-center/tax-policy/treaties/Pages/FATCA-Archive.aspx">http://www.treasury.gov/resource-center/tax-policy/treaties/Pages/FATCA-Archive.aspx</a>	Reporting Model 1 FFI	<b>GIIN</b> <b>OR W-8BEN-E form or other applicable W-8 forms or equivalent</b> W-8BEN-E form or other applicable W-8 forms are not required if the CRS-FATCA classification can be established based on the Global Intermediary Identification Number (GIIN) and if this number is published on the IRS' list available at the following link: <a href="http://www.irs.gov/Business/Corporations/FFI-List-Resources-Page">http://www.irs.gov/Business/Corporations/FFI-List-Resources-Page</a>
502	Canadian Financial Institution or of another CRS-FATCA partner jurisdiction (non-reporting)		Nonreporting IGA FFI (including an FFI treated as a registered deemed-compliant FFI under an applicable Model 2 IGA)	
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).	
504	Deemed-Compliant Non-U.S. Financial Institution (unregistered)	Means any non-U.S. financial institution that meets certain specific requirements under CRS-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.	Sponsored FFI that has not obtained a GIIN Certified deemed-compliant nonregistering local bank Certified deemed-compliant FFI with only low-value accounts Certified deemed-compliant sponsored, closely held investment vehicle Certified deemed-compliant limited life debt investment entity Certified deemed-compliant investment advisors and investment managers Restricted distributor Owner-documented FFI Excepted inter-affiliate FFI	<b>W-8BEN-E form or other applicable W-8 forms or equivalent</b> (no GIIN is available or required)
505	Participating Non-U.S. Financial Institution	Means a non-Canadian financial institution not established in a CRS-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 CRS-FATCA.	Participating FFI	<b>GIIN</b> <b>OR a W-8BEN-E form or other applicable W-8 forms or equivalent that include the GIIN</b>
506	Non-Participating Non-U.S. Financial Institution	Means a non-Canadian financial institution not established in a CRS-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 CRS-FATCA.	Nonparticipating FFI (including a limited FFI or an FFI related to a Reporting IGA FFI other than a registered deemed-compliant FFI or participating FFI)	<b>W-8BEN-E form or other applicable W-8 forms or equivalent</b> (no GIIN is available or required)
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.	Exempt retirement plans	<b>W-8BEN-E Form or other applicable W-8 form or equivalent</b> <b>OR documentary evidence of exemption</b> A GIIN is not required W-8 forms are not required for retirement plans Other documentary evidence include: <ul style="list-style-type: none"> <li>- the list of regulated pension plans available at the following link: <a href="http://www.osfi-bsif.gc.ca/Fra/wt-ow/Pages/swwr-rer.aspx">http://www.osfi-bsif.gc.ca/Fra/wt-ow/Pages/swwr-rer.aspx</a></li> <li>- the documents used to check the existence of the entity, in accordance with <i>Proceeds of Crime (Money Laundering) and Terrorist Financing Act</i>.</li> </ul>
CODE	CRS-FATCA STATUS	DESCRIPTION	CRS-FATCA STATUS according to terminology used in forms W-9 and W-8BEN-E	REQUIRED DOCUMENTATION

**Non-U.S. Exempt Entity**

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.	Publicly traded NFFE or NFFE affiliate of a publicly traded corporation	
602	Nonprofit 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.	Nonprofit organization	<p><b>W-8BEN-E form or equivalent or documentary evidence of exemption:</b></p> <p>W-8BEN-E form or another applicable W-8 forms is not required if the CRS-FATCA classification can be established with sufficient certainty based on information from a reliable external source and for which proof is kept on file.</p> <p>For entities with codes 601, 602 and 603 and International organizations (code 604): the documents used to check the existence of the entity, in accordance with <i>Proceeds of Crime (Money Laundering) and Terrorist Financing Act</i> can be used to support the CRS-FATCA classification.</p>
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.	Foreign government, government of a U.S. possession, or foreign central bank of issue	
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 604.02 – Entity wholly owned by exempt beneficial owners 604.03 – Territory financial institution 604.04 – Nonfinancial group entity 604.05 – Excepted nonfinancial start-up company 604.06 – Excepted nonfinancial entity in liquidation or bankruptcy 604.07 – 501(c) organization 604.08 – Excepted territory NFFE 604.09 – Direct reporting NFFE 604.10 – Sponsored direct reporting NFFE	
700	<b>Active Non-Financial Entity (Non-U.S.)</b>	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.	<b>Active NFFE</b>	<b>W-8BEN-E form or equivalent</b>
800	<b>Passive Non-Financial Entity (Non-U.S.)</b>	Means a non-financial, non-U.S. entity that is not an Exempt Entity and not an Active Non-Financial Entity.	<b>Passive NFFE</b>	<b>W-8BEN-E form or equivalent</b>

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## 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

A legal entity or arrangement, other than a legal person individual.

### Exempt Entity

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

- non-financial entity whose stock is traded on the securities market, or an affiliate of such an entity;
- nonprofit 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);
- nonfinancial group entity;
- excepted nonfinancial start-up company;
- excepted nonfinancial entity in liquidation or bankruptcy;
- 501(c) organization;
- excepted territory NFFE;
- direct reporting NFFE;
- sponsored direct reporting NFFE.

### Financial Institution

A custodial institution, a 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

An entity that is NOT a(n):

- financial institution;
- exempt entity;
- active non-financial entity.

### Residence for tax purposes – for the United States, refer to “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:

- (1) a U.S. citizen or resident individual,
- (2) a partnership or corporation organized in the United States or under the laws of the United States or any State thereof,
- (3) a trust if
  - a) a court within the United States would have authority under applicable law to render orders or judgments concerning substantially all issues regarding administration of the trust, and
  - b) one or more U.S. persons have the authority to control all substantial decisions of the trust, or
- (4) an estate of a decedent that is a citizen or resident of the United States.