

Client number:                      Email:

**1 / Account Information**

Account holder's full name (first, middle, last) (**Investor A**)

Joint account holder's full name (first, middle, last) (**Investor B**)

**2/ Trusted Contact Person (see note 1)**

Name of Trusted Contact Person:

Phone:    email:

Relationship:

**3 / Investor Profile**

	<u>Investor A</u>	<u>Investor B</u>	<u>Your approximate annual income</u>	<u>Inv. A</u> <u>Inv. B</u>	<u>Your approximate net worth</u>
<b>Your investment knowledge</b>	Extensive	Extensive	Under \$24,999		Estimated liquid assets (investments / cash)
(For multiple applicants, please provide the investment knowledge for each account holder.)	Moderate	Moderate	\$25,000 - \$74,999		Estimated fixed assets (real estate, etc.)
	Little	Little	\$75,000 - \$149,999		Estimated liabilities (mortgages, loans)
<b>Number of dependents</b>			Over \$150,000		Estimated net worth
<b>Employment Status A:</b>	Student	Employed	Retired		
<b>Employment Status B:</b>	Student	Employed	Retired		

occupation or nature of business (current or former if retired) (**Investor A**)

occupation or nature of business (current or former if retired) (**Investor B**)

Employer's name

Employer's mailing address (number, apt. or suite number)

**Investor A**

City or town

Province

Postal Code

Employer's telephone number

Sector of activity of employer's firm

Employer's name

Employer's mailing address (number, apt. or suite number)

**Investor B**

City or town

Province

Postal Code

Employer's telephone number

Sector of activity of employer's firm

**4 / Government-issued photo ID**

Type of ID

Country of Issue

Province/State of Issue

**Investor A**

Number (#)

Issue Date (dd-mm-yyyy)

Expiry Date (dd-mm-yyyy)

Type of ID

Country of Issue

Province/State of Issue

**Investor B**

Number (#)

Issue Date (dd-mm-yyyy)

Expiry Date (dd-mm-yyyy)

**5 / Account Characteristics (see note 2)**

<u>Account type</u>	<u>Primary Objective</u>			<u>Risk Tolerance</u>					<u>Time Horizon</u>		
	<u>Income</u>	<u>Growth</u>	<u>Balanced</u>	<u>Low</u>	<u>Low to Medium</u>	<u>Medium</u>	<u>Medium to High</u>	<u>High</u>	<u>&lt;5 yrs.</u>	<u>5 - 10 yrs.</u>	<u>&gt;10 yrs.</u>
OPEN											
RRSP											
RRIF											
TFSA											
RESP											
OTHER											

Does anyone other than you, the account holder(s), have any financial interest in the account(s)?    Yes                      No

I would be comfortable investing a portion of my overall portfolio at Tradex in sector-specific funds in consultation with a Tradex Advisor.

I acknowledge holding a portion of my portfolio in venture capital funds which may have redemption restrictions.

**Investor A Initial:**

**Investor B Initial:**

## 6 / Client Declaration

I hereby

1. acknowledge having received the General Privacy Policy Statement available directly from Tradex or on its website at [www.tradex.ca](http://www.tradex.ca) and consent to my personal information being collected, held, used and disclosed by Tradex in the ways and for the purposes identified in the General Privacy Policy Statement. If I have provided information concerning my spouse/partner and/or my beneficiary, I confirm that I am authorized to provide such information;
2. authorize Tradex to accept and act on a fax or image copy of the Application as if such copy were an original. Upon completing the attached the appropriate Authorization form authorizing Tradex to accept my telephone, email and fax instructions regarding the operation of the Plan;
3. declare all information provided is true and correct, that I have not withheld any information, and agree to inform Tradex of any changes in the personal information provided when it occurs;
4. as required, acknowledge receipt of the Fund Facts and supporting documents regarding the Tradex family of mutual funds; and understand that any applicable transactions are made under the terms and conditions therein;
5. certify, if purchasing Tradex Funds, that I am employed in the public sector, or that I am otherwise eligible to purchase shares/units of Tradex mutual funds as provided in the Fund Facts (e.g., family member, former employee);
6. understand that mutual funds are not insured under the Canada Deposit Insurance Act or the Régie de l'Assurance-Dépôts du Québec; and acknowledge receipt of the Mutual Fund Dealers Association of Canada documents: Client Complaint Information Form and The Risks of Borrowing for Purchasing Investments.
7. acknowledge receiving a copy of the Tradex Client Relationship Document and this application form.

## 7 / Acknowledgment and Acceptance by Account Holder(s)

**I hereby declare all information provided is true and correct, that I have not withheld any information, and agree to inform Tradex of any changes in the personal information provided when it occurs. I have read and understood the explanatory notes on page 3 of this document.**

Signature of Account Holder

Date

Signature of Co-Account Holder

Date

Reviewed and accepted by  
Tradex Management Inc

Date

Notes:

## Description of definitions for Primary Investment Objective, Risk Tolerance and Time Horizon

### Investment Objective:

**Income Objective** – Your primary 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 instruments such as GICs, bond funds and money market funds. While Canadian dividend funds and well diversified Canadian equity funds that stress investing in companies that are stable and provide dividend income that is comparable to the interest income on bond funds may meet an income need for suitability purposes, the primary objective of these types of funds is growth.

**Growth Objective** – Your primary objective is capital appreciation. Current income from investments is not an important requirement. This will likely lead you to hold a relatively high proportion, up to 100%, of your portfolio in funds that invest in equities provided you have at least a medium risk tolerance. To have a growth-oriented investment objective, you should have an investment horizon of at least 5 years.

**Balanced Objective** – Your primary objective is a combination of income and growth. An account with a balanced objective will seek a combination of investments that provide both current income, either in the form of interest income or dividends, and the potential for some capital appreciation. The proportion of fixed income investments versus equity investments in the “income” portion of the objective will depend to a great extent on your risk tolerance and time horizon, as well as the prevailing interest rate environment and relative attractiveness of dividend yields versus yields on fixed income securities. Any investment in equities that satisfies the income portion of the objective will consist of Canadian dividend funds and well diversified Canadian equity funds that stress investing in companies that are stable and provide dividend income that is comparable to the interest income on bond funds. The plan would typically include at least 30 percent fixed income investments and no more than 69.9 percent in equity investments.

### Risk Tolerance:

The investment risk level of a fund is required to be determined in accordance with a standardized risk classification methodology mandated by the Canadian Securities Administrators that is based on the historical volatility of the fund as measured by the 10-year standard deviation of the returns of the fund. The higher the standard deviation, the more variable the historical returns have been.

0%-6% Low      6%-11% Low to Medium      11%-16% Medium      16%-20% Medium to High      over 20% High

**Low** – Low risk investments demonstrate a low volatility and are for investors who are willing to accept lower returns for greater safety of capital. Portfolios may include such investments as GICs, money market mutual funds, short-term bond funds and bond funds with a high proportion of Government of Canada and provincial government bonds.

**Low to Medium** – Low to Medium risk investments demonstrate a low to medium volatility but a higher volatility than those described above. In addition to the investments noted above, low to medium risk portfolios may include regular bond funds, Canadian dividend funds and relatively conservative Canadian equity funds.

**Medium** – Medium risk investments demonstrate a medium volatility and are for investors that are looking for growth over a longer period of time. In addition to the investments noted above, medium risk portfolios may include well-diversified Canadian equity funds, well-diversified U.S. equity funds and certain well-diversified international equity funds.

**Medium to High** – Medium to High risk investments demonstrate a medium to high volatility and are for investors that are looking primarily for long term growth. In addition to the investments noted above, medium to high risk portfolios may include funds that invest in smaller companies, specific market sectors or geographic areas.

**High** – High risk investments 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. In addition to the investments noted above, high risk portfolios may include labour-sponsored venture capital funds or funds that invest in specific market sectors or geographic areas such as emerging markets, science and technology, or funds that engage in speculative trading strategies including hedge funds that invest in derivatives, short sell or use leverage. In general, those individuals who would be comfortable investing a total of 10% or more of their assets in any combination of sector- specific funds and/or labour sponsored funds would be viewed as having a “high” risk tolerance. Therefore, if you own any of these types of funds and/or feel comfortable purchasing them in the future in a particular Plan you should indicate that you have a “high” risk tolerance with respect to investing in that Plan. Otherwise, Tradex may be prohibited from allowing you to purchase such funds in the future.

### Time Horizon:

This is the period from now to when you will need to access a significant portion of the money invested.

**Note 1 - Trusted Contact Person (TCP):** A TCP is a person our advisors may call when there are reasonable concerns about a client's mental capacity or there is a reasonable belief that a client is victim to financial exploitation. The TCP can place a temporary hold on your account to prevent any disbursements of funds. The TCP is not intended to be a substitute for a power of attorney (POA), but a complement to the POA and almost always should be a separate person. The TCP should not be an individual who has an interest in your account and/or is involved in making financial decisions to the account. It is important to note that the TCP cannot take any action on your account, nor are they considered to be a beneficiary. They can only halt trading on your account if they believe your mental capacity is diminished or you are being exploited. Designating the TCP for your account is optional. However, it can be extremely beneficial.

**Note 2 - Account characteristics:** Please complete for each different type of account you hold at Tradex. If you hold more than one type of account (e.g. RRSP, TFSA, etc.), your primary objective, risk tolerance and/or time horizon may be different for each type of account. This information will be used to assess investment suitability for all of your holdings within each account type. (For example, all of your RRSP holdings in their entirety even though they may be in mutual funds issued by a number of different mutual fund companies or held within an intermediary account.) Note that the information in this section applies to all account holders listed on this form. A separate form must be completed if the Primary Objective, Risk Tolerance or Time Horizon differs between the account holders.