

Client number:

Email:

Account Information

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

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

Trusted Contact Person (TCP) (see note 1)

I designate the person below to be my TCP

I do not want to designate a TCP

Name of TCP

Phone number of TCP

Email of TCP

Address of TCP

Relationship to TCP

Investor Profile

Your investment knowledge	<u>Investor A</u>	<u>Investor B</u>	Your approximate annual income	<u>Inv. A</u>	<u>Inv. B</u>	Your approximate net worth
(For multiple applicants, please provide the investment knowledge for each account holder.)	Extensive	Extensive	Under \$24,999			Estimated liquid assets (investments / cash)
	Moderate	Moderate	\$25,000 - \$74,999			Estimated fixed assets (real estate, etc.)
	Limited	Limited	\$75,000 - \$149,999			Estimated liabilities (mortgages, loans)
			Over \$150,000			Estimated net worth
Number of dependents						
Employment Status A:	Student	Employed	Retired			
Employment Status B:	Student	Employed	Retired			
	occupation (current or former if retired)			Employer's name		
				Net worth includes Spouse's net worth: Yes No		

Investor A Employer's mailing address (number, apt. or suite number, city/town, province and postal code)

occupation (current or former if retired) Employer's name

Investor B Employer's mailing address (number, apt. or suite number, city/town, province and postal code)

Government-issued photo ID

Type of ID (driver's licence, passport, etc)	Country of Issue	Province/State of Issue
Investor A ID Number (#)	ID Issue Date (dd-mm-yyyy)	ID Expiry Date (dd-mm-yyyy)
Type of ID (driver's licence, passport, etc)	Country of Issue	Province/State of Issue
Investor B ID Number (#)	ID Issue Date (dd-mm-yyyy)	ID Expiry Date (dd-mm-yyyy)

Investor A Initial:

Investor B Initial:

Foreign Tax Reporting Requirements - Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS)

Investor A I am a tax resident of Canada
I am a tax resident or citizen of the United States or a Tax Resident of other jurisdiction

Investor B I am a tax resident of Canada
I am a tax resident or citizen of the United States or a Tax Resident of other jurisdiction

Politically Exposed Person/Head of an International Organization

Please indicate if you, a member of your family (your spouse or common-law partner, your child, your mother or father, the mother or father of your spouse or common-law partner, or a child of your mother or father), or a close associate is a head of state or government; a member of the executive council of government or member of a legislature; a deputy minister (or equivalent); an ambassador or an ambassador's attache or counsellor; a military general (or higher rank); a president of a state-owned company or bank; a head of a government agency; a judge; a leader or president of a political party in a legislature; the head of an international organization established by the government of states; or the head of an institution established by an international organization.

Investor A Yes No

Details/Position:

Investor B Yes No

Details/Position:

Risk Profile

Every investment decision involves a degree of risk of one type or another. When investing in the stock market, for example, there is strong likelihood that your investment will decline in value over any given short-term period. To avoid this risk you may keep your money in a savings account, but you run the risk of declining long term purchasing power due to inflation. Your Risk Profile is the lower of your Risk Capacity (a measure of your overall financial situation) and your Risk Tolerance (your comfort level with risk). Your Risk Profile will help determine what investments are appropriate for you.

Risk Capacity (see note 2)

Risk capacity is defined as your ability to withstand losses, and is determined by your assets, debt level and the amount and stability of your income. Your age can be a factor if you are completely dependent on your investments and have less time to recover if those assets decline in value.

	High	Medium	Low
Investor A			
Investor B			

Account Characteristics (see note 3)

Risk tolerance is defined as your willingness to accept short term declines with the expectation of higher returns in the long run. Note that while risk capacity is applicable at the investor level, risk tolerance is considered by plan type. In other words, your risk tolerance may vary by plan type such that your comfort with risk differs between your RRSP and TFSA, for example.

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

Does anyone other than you, the account holder(s), have any financial interest in the account(s)?

Yes No

Would you, the account holder(s), be comfortable investing a portion of your overall portfolio at Tradex in sector-specific funds in consultation with a Tradex Advisor?

Yes No

Investor A Initial:

Investor B Initial:

Client Declaration

I hereby

- acknowledge having received the General Privacy Policy Statement available directly from Tradex or on its website at 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;
- authorize Tradex to accept and act on a digital copy of the Application as if such copy were an original. Upon completing the Limited Authorization section above, I authorize Tradex to accept my telephone, email and fax instructions regarding the operation of the Account(s);
- 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;
- 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;
- 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);
- 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 Canadian Investment Regulatory Organization (CIRO) documents: Client Complaint Information Form and The Risks of Borrowing for Purchasing Investments.
- acknowledge receiving a copy of the Tradex Client Relationship Document and this application form.

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 Trusted Contact Person, Risk Capacity Characteristics and Account Characteristics (Risk Tolerance, Investment Objectives & Time Horizon)

Note 1: Trusted Contact Person (TCP):

The TCP you designate, except for your spouse, should not be currently involved in making investment decisions on your accounts (i.e. a Power of Attorney or Trading Authority). Should there be a time when your Investment Advisor is concerned about your understanding of your financial situation, your ability to make financial decisions, financial abuse, or if they are unable to reach you after several attempts and an extended period (for example, 6 months), you authorize Tradex Management Inc. to contact your TCP, established above, and to disclose sufficient personal information so that your TCP is able to assist you.

Adding a TCP to your account is optional and can be removed or changed at any time by either completing a New Investor Profile and Account Objectives/Know-Your Client (KYC) form or by you submitting a Letter of Direction to Tradex Management Inc.

Note 2: Risk Capacity Characteristics

HIGH	MEDIUM	LOW
- Income sources (current and future) are stable - Significant savings and little/no debt - Long time horizon	- Income sources (current and future) are somewhat stable - Some savings and some debt - Medium time horizon	- Income sources (current and future) are unstable - No savings and significant debt - Short time horizon

Note 3: Account Characteristics

Risk Tolerance (applicable by plan type):

One way to measure the risk of an investment is to look at the variability of returns or volatility, which is measured by Standard Deviation. Standard deviation is used as a proxy for risk, as it measures the range of an investment's performance. The greater the standard deviation, the greater the investment's volatility or risk. 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.

The classification of risk levels is as follows:

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

Your comfort with the degree of variability of returns will help determine the type of investments that are suitable for you.

BELOW ARE THE CHARACTERISTICS OF INVESTMENTS AT EACH LEVEL OF RISK:

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 low to moderate volatility but a higher volatility than those described above. In addition to the investments noted above, they may include balanced funds or funds with a high proportion of corporate bonds.

MEDIUM - Medium risk investments demonstrate moderate volatility and are for investors that are looking for growth over a longer period. 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 global equity funds.

Risk Tolerance (applicable by plan type): cont'dd

MEDIUM TO HIGH - Medium to High-risk investments demonstrate moderate to high volatility and are for investors who 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 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 venture capital 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 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.

Investment Objective (applicable by plan type):

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 profile. 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 70 percent in equity investments.

Time Horizon (applicable by plan type):

This is the period from now to when you need to access a significant portion of money you invested in the account. The investment time horizon is closely connected to the objectives of the plan, requirements for the investable assets and the risk profile of the investor. Generally, a longer time horizon would be ten (10) or more years, a medium time horizon would be five to ten (5-10) years and a short time horizon may be less than five (5) years. Investors should ensure that their investments adequately reflect the amount of time they have available and the amount of risk that they are willing to assume. Investment performance may greatly fluctuate over the time horizon.