

FTC INVESTOR SERVICES INC.

KNOW YOUR CLIENT



UPDATE

- Securities legislation requires that the general investment objectives and needs of mutual fund investors be determined and updated on a regular basis. This information remains strictly confidential.
- Please fill out this form carefully and completely. Call our team at (866) 310-5522 if you have any questions or concerns.

1 INVESTOR INFORMATION

Name _____

Home Address _____

City, Province Postal Code _____

Home Phone _____ Daytime Phone _____

Email _____

Citizenship _____ Date of Birth _____

Occupation (if retired, previous occupation) _____

Employer / Type of Business _____

Spouse's Name _____

Spouse's Occupation (if retired, previous occupation) _____

Number of Dependants _____

Investment Knowledge (select one)

Novice Fair Good Excellent

2 JOINT INVESTOR INFORMATION (if applicable)

Name _____

Home Address _____

City, Province Postal Code _____

Home Phone _____ Daytime Phone _____

Email _____

Citizenship _____ Date of Birth _____

Occupation (if retired, previous occupation) _____

Employer / Type of Business _____

Spouse's Name _____

Spouse's Occupation (if retired, previous occupation) _____

Number of Dependants _____

Investment Knowledge (select one)

Novice Fair Good Excellent

3 INVESTMENT ACCOUNT OBJECTIVES

<p>What is your Investment Experience? (select all that apply)</p> <p><input type="checkbox"/> Stocks</p> <p><input type="checkbox"/> Bonds</p> <p><input type="checkbox"/> Mutual Funds</p> <p><input type="checkbox"/> Term Deposits / GICs</p> <p><input type="checkbox"/> None</p>	<p>Approximate Annual Household Income</p> <p><input type="checkbox"/> \$0-\$24,999</p> <p><input type="checkbox"/> \$25,000-\$49,999</p> <p><input type="checkbox"/> \$50,000-\$74,999</p> <p><input type="checkbox"/> \$75,000-\$99,999</p> <p><input type="checkbox"/> over \$100,000</p>	<p>Approximate Household Net Worth (including primary residence)</p> <p><input type="checkbox"/> \$0-\$49,999</p> <p><input type="checkbox"/> \$50,000-\$99,999</p> <p><input type="checkbox"/> \$100,000-\$199,999</p> <p><input type="checkbox"/> \$200,000-\$499,999</p> <p><input type="checkbox"/> \$500,000-\$999,999</p> <p><input type="checkbox"/> over \$1,000,000</p>	<p>Have you, any members of your family, or close associates held a senior position in the judiciary, military or government of Canada during the last 5 (five) years, or as the Head of an International Organization (HIO), or have you, any members of your family, or close associates ever held a senior position in the judiciary, military or government of any country other than Canada, or as the Head of an International Organization (HIO)? (*Examples on reverse.)</p> <p><input type="checkbox"/> No <input type="checkbox"/> Yes</p>
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Account Type / Account Number (e.g. RRSP, TFSA etc.)	Account's Intended Use (select one)	Investment Time Horizon* (select one)	Risk Tolerance* (select one)	Investment Objective* (select one)
	*Please see reverse for description, select only one.			
	<input type="checkbox"/> Retirement Savings <input type="checkbox"/> Education Savings <input type="checkbox"/> Income <input type="checkbox"/> Other: _____	<input type="checkbox"/> under 2 years <input type="checkbox"/> 2-5 years <input type="checkbox"/> 5-10 years <input type="checkbox"/> over 10 years	<input type="checkbox"/> Low <input type="checkbox"/> Low-Medium <input type="checkbox"/> Medium <input type="checkbox"/> Medium-High <input type="checkbox"/> High	<input type="checkbox"/> Safety <input type="checkbox"/> Income <input type="checkbox"/> Balanced <input type="checkbox"/> Growth <input type="checkbox"/> Aggressive Growth
	<input type="checkbox"/> Retirement Savings <input type="checkbox"/> Education Savings <input type="checkbox"/> Income <input type="checkbox"/> Other: _____	<input type="checkbox"/> under 2 years <input type="checkbox"/> 2-5 years <input type="checkbox"/> 5-10 years <input type="checkbox"/> over 10 years	<input type="checkbox"/> Low <input type="checkbox"/> Low-Medium <input type="checkbox"/> Medium <input type="checkbox"/> Medium-High <input type="checkbox"/> High	<input type="checkbox"/> Safety <input type="checkbox"/> Income <input type="checkbox"/> Balanced <input type="checkbox"/> Growth <input type="checkbox"/> Aggressive Growth
	<input type="checkbox"/> Retirement Savings <input type="checkbox"/> Education Savings <input type="checkbox"/> Income <input type="checkbox"/> Other: _____	<input type="checkbox"/> under 2 years <input type="checkbox"/> 2-5 years <input type="checkbox"/> 5-10 years <input type="checkbox"/> over 10 years	<input type="checkbox"/> Low <input type="checkbox"/> Low-Medium <input type="checkbox"/> Medium <input type="checkbox"/> Medium-High <input type="checkbox"/> High	<input type="checkbox"/> Safety <input type="checkbox"/> Income <input type="checkbox"/> Balanced <input type="checkbox"/> Growth <input type="checkbox"/> Aggressive Growth

4 CERTIFICATION OF INVESTOR

I certify that the information provided by me above is true and accurate, and I agree to advise FTC Investor Services Inc. immediately of any changes in the information. I acknowledge receipt of the current prospectus of each of the Funds in which I have invested and declare that I understand the charges, terms and provisions stated therein. I certify that this account was opened on my own behalf, and the account will not be used by or on behalf of a third party unless otherwise indicated herein.

Investor's Signature _____ Joint Investor's Signature _____ Date _____

INVESTMENT KNOWLEDGE

Novice – I have limited knowledge of investments and financial markets.

Fair – I have a moderate level of knowledge of investments and financial markets.

Good – I have extensive investment knowledge; I understand different investment products and follow financial markets.

Excellent – I have advanced investment knowledge; I understand complex investment products and follow financial markets closely.

RISK TOLERANCE

All investments pose some degree of risk. Before investing in any Fund, the investor should review the simplified prospectus for the Fund, including the section called: **What are the risks of investing in a mutual fund?**

Low – Low risk investments demonstrate a low volatility and are for investors who are willing to accept lower returns for greater safety of capital and may include such investments as money market mutual funds, and some bond/corporate bond funds.

Low-Medium – Low-Medium risk investments demonstrate a low to medium volatility but a higher volatility than those described above and may include bond funds and mortgage funds.

Medium – Medium risk investments demonstrate a medium volatility and are for investors that are looking for moderate growth over a longer period of time and may include Canadian dividend, Canadian equity, U.S. equity and certain international equity funds.

Medium-High – Medium-High risk investments demonstrate a medium to high volatility and are for investors looking for long-term growth and 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 and 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.

INVESTMENT OBJECTIVE

This helps us determine what type of investments you are most comfortable with.

Safety – Your main focus is the preservation of capital and generation of current income. As such you will have no exposure to equities in your portfolio.

Income – Your main focus is on generating income from your investments in the form of interest and dividends, with little emphasis on capital appreciation. As such, your equity exposure will be no more than 30%.

Balanced – You are seeking a combination of income and growth by investing in fixed income securities and equity funds. An account with income and growth objectives will typically hold approximately 50% in income investments and 50% in equity funds.

Growth – You are primarily seeking capital appreciation over the long term. While current income is not a requirement, a modest exposure to fixed income is desired to dampen potential portfolio volatility. Accounts with growth objectives will typically hold 20% in fixed income investments and 80% equity mutual funds.

***Examples of foreign judiciary, military or government positions:** Head of state or government, Member of the executive council of government, Member of a legislature, Deputy minister (or equivalent), Ambassador or an ambassador's attaché or counselor, Military general (or higher rank), President of a state-owned company or bank, Head of a government agency, Judge, Leader or president of a political party in a legislature.

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

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

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

FTC Investor Services Inc. is a mutual fund dealer and a wholly owned subsidiary of Fiduciary Trust Company of Canada. Fiduciary Trust Canada is a business name used by Fiduciary Trust Company of Canada and FTC Investor Services Inc.

Aggressive Growth – You are seeking capital appreciation over the long term and current income is not a requirement. Your long-term perspective coupled with your stated capacity for higher portfolio volatility means you will be comfortable holding up to 100% equity mutual funds.

INVESTMENT TIME HORIZON

This is the period of time from the time of investment to when you will need to access a significant portion of the money in your account.

LEVERAGE RISK DISCLOSURE

FTC Investor Services Inc. does not provide lending solutions for investing. However should you choose to use borrowed funds to purchase an investment please be advised that there could be an increased level of risk in this investment. Please review the Leverage Risk Disclosure below for an explanation of these risks.

RISK OF BORROWING TO INVEST

Here are some risks and factors that you should consider before borrowing to invest:

IS IT RIGHT FOR YOU?

- Borrowing money to invest is risky. You should only consider borrowing to invest if:
 - You are comfortable with taking risk.
 - You are comfortable taking on debt to buy investments that may go up or down in value.
 - You are investing for the long-term.
 - You have a stable income.
- You should not borrow to invest if:
 - You have a low tolerance for risk.
 - You are investing for a short period of time.
 - You intend to rely on income from the investments to pay living expenses.
 - You intend to rely on income from the investments to repay the loan. If this income stops or decreases you may not be able to pay back the loan.

YOU CAN END UP LOSING MONEY

- If the investments go down in value and you have borrowed money, your losses would be larger than had you invested using your own money.
- Whether your investments make money or not you will still have to pay back the loan plus interest. You may have to sell other assets or use money you had set aside for other purposes to pay back the loan.
- If you used your home as security for the loan, you may lose your home.
- If the investments go up in value, you may still not make enough money to cover the costs of borrowing.

TAX CONSIDERATIONS

- You should not borrow to invest just to receive a tax deduction.
- Interest costs are not always tax deductible. You may not be entitled to a tax deduction and may be reassessed for past deductions. You may want to consult a tax professional to determine whether your interest costs will be deductible before borrowing to invest.



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tel (866) 310-5522
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FOR INTERNAL USE:

I confirm that I have read the Anti-Money Laundering Policy, and that no suspicious indicators were indicated during the KYC/account review process. I also confirm all of the accounts listed have been reviewed for appropriate investment suitability and are in good order.

Investment Fund Specialist

Date

Branch Manager

Date

Date Received by FTC
Investor Services Inc.