

APPLICATION FORM



Tax-free savings account

T-SWP payments and distribution withdrawal (DWP)

Distributions will be reinvested unless otherwise indicated below. You can choose to have distributions directly deposited to your bank account or sent via cheque

Pay cash distributions on all funds Only Pay cash distributions on the following funds (list fund codes)

PAYMENT OPTION

Deposit to my bank account (attach void cheque)

Mail cheque to address on file

Systematic exchanges

I authorize Fidelity to exchange funds within my Fidelity account as follows:

Fund code takes priority over fund name. Only available between the same load option.

FREQUENCY OPTIONS (choose one) Monthly Twice a Month Every 2 Months Quarterly Semi-annually Annually

Start Date (dd/mm/yyyy)	Second run date For twice a month only	From Fidelity Fund		Amount		To Fidelity Fund	
		Fund Code	Fund Name	\$	Units	Fund Code	Fund Name

Systematic purchases (PAC)

I authorize Fidelity Investments to debit the bank account indicated on the attached void cheque for the amount(s) and in the frequencies indicated below. If I transfer my account to a different branch of the same institution, this authorization will still be valid. Failure to make the payment will not give rise to any liability for Fidelity Investments. I may change these instructions or cancel this plan at any time, provided Fidelity Investments receives at least 10 business days notice by phone or by mail. I have certain recourse rights if a debit does not comply with this agreement. For example, I have the right to receive reimbursement for any debit that is not authorized or is not consistent with this preauthorized debit agreement (PAD). (To obtain more information on recourse rights and/or a sample of a cancellation form, or more information on your right to cancel a PAD agreement, contact your financial institution or visit www.cdnpay.ca.) By Canadian Payment Association definition, if this is for your own personal investment, your debit will be considered a Personal PAD. If this is for business purposes, it will be considered a Business PAD. **By signing this form, I hereby waive any pre-notification requirements as specified by section 15(a) and (b) of the Canadian Payments Association Rule H1 with regards to pre-authorized debits.** I confirm that all persons whose signatures are required to authorize transactions in the bank account, as per the attached void cheque, have signed this agreement below.

Bank Account Holder Signature _____

Joint Bank Account Holder Signature _____

Attach Void cheque. Fund code takes priority over fund name. If your PAC date does not fall on a business day, Fidelity will process the PACs the next business day.

FREQUENCY OPTIONS (choose one) Weekly Every 2 weeks Monthly Twice a Month Every 2 Months Quarterly Semi-annually Annually

Start Date (dd/mm/yyyy)	Second run date For twice a month only	Fund Code	Fund Name	Amount (\$)		ISC Sales Charge %
TOTAL DOLLAR AMOUNT						

Systematic withdrawals (SWP)

I authorize Fidelity to make regular withdrawals from my Fidelity account as shown below.

Fund code takes priority over fund name. If your SWP date does not fall on a business day, Fidelity will process the SWPs on the preceding business day.

FREQUENCY OPTIONS (choose one) Weekly Every 2 weeks Monthly Twice a Month Every 2 Months Quarterly Semi-annually Annually

Start Date (dd/mm/yyyy)	Second run date For twice a month only	Fund Code	Fund Name	Amount (\$)		Payment by
				<input type="checkbox"/> Net	<input type="checkbox"/> Gross	
TOTAL DOLLAR AMOUNT						

Banking information for PAC, SWP, DWP payments (Attach void cheque)

Your signature

I acknowledge that I have received a copy of the current simplified Prospectus(es) and current financial statements of the fund(s) selected and understand that these transactions are made under the terms and conditions therein. I understand that mutual funds are not insured under the Canada Deposit Insurance Corporation Act or le Régime de l'assurance-dépôts du Québec. I certify that the information provided by me on this application is complete and true in all respects. (For Quebec) I request that this application and all documentation relating to my account or Plan be provided to me in English. Je vous prie de me faire parvenir la présente demande ainsi que toute la documentation afférente à mon compte ou à mon Régime en anglais.

TO: The Canada Trust Company (The "Trustee") – I request The Canada Trust Company to act as Trustee of my tax-free savings account (the "Plan") and to file an election with the Minister of National Revenue to register my Plan under section 146.2 of the Income Tax Act (Canada). I acknowledge and agree to be bound by the terms and conditions set out in the Declaration of Trust set forth on the reverse side hereof, as amended from time to time. I acknowledge that I am solely responsible for determining the amount of contributions to the Plan. I understand that I am responsible for notifying the Trustee when I become a non-resident for Canadian tax purposes. I acknowledge that I am solely responsible and liable for certain tax consequences arising in connection with the Plan being non-compliant with the Income Tax Act provisions.

Accepted by Fidelity Investments Canada ULC, as agent for the Canada Trust Company, Trustee.

Date (dd/mm/yyyy)	Your signature/ Holder's signature X	Date (dd/mm/yyyy)	Authorized signature X 
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Tips for completing this form

Please print all information clearly

Complete the *Holder information* section completely and carefully

The application cannot be processed without it.

Staple all required documents to Fidelity's copy, including cheques.

When completing any Investment selection

- find the fund code at fidelity.ca/fundcodes or copy the code carefully from the list we've provided.
- abbreviate the fund name, eliminating the words "Fidelity" and "Fund." For example, to choose the Fidelity Canadian Growth Company Fund, simply print "Canadian Growth Company" or "Cdn Growth Co." We use this name to verify the code you have written. If there is a discrepancy between the fund code and the fund name indicated, we will assume the fund code is correct.
- check one box to show whether you are using dollar amounts or percentages.
- indicate how you would like your distributions – reinvested, sent by cheque, or deposited directly into your bank account. If you choose direct deposit, you will need to staple a void cheque to the form.

PAC plan application

To apply for a PAC plan, please attach a void personalized cheque.

The Holder needs to sign the form

The Holder's signature in the section called *Your signature* applies to *all* information provided on the form.

Send or fax the signed form with the initial payment to Fidelity at

483 Bay Street, Suite 300
Toronto ON M5G 2N7

Fax us at 1 800 387-8092

The Holder gets the second copy, and the investment professional gets the last copy.

Visit us online at fidelity.ca

Call Fidelity Client Services at 1 800 263-4077

Fax us at 1 800 387-8092

Fidelity Investments Canada ULC
483 Bay Street, Suite 300
Toronto, Ontario M5G 2N7



**FIDELITY INVESTMENTS
TAX-FREE SAVINGS ACCOUNT
DECLARATION OF TRUST**

The Canada Trust Company, a trust company amalgamated under the laws of Canada (the "Trustee"), hereby declares that it agrees to act as Trustee for the individual named in the application (the "Application") on the face hereof (the "Holder") for Fidelity Investments Canada ULC (the "Agent") *Tax-Free Savings Account* (the "Account") upon the following terms and conditions:

1. **REGISTRATION:** Subject to the Holder having attained the age of majority, the Trustee will elect, in the form and manner prescribed by the *Income Tax Act (Canada)* (the "Act") and any applicable provincial income tax legislation relating to tax-free savings accounts as designated from time to time in writing by the Holder (the Act and such provincial income tax legislation being hereinafter collectively referred to as "Applicable Tax Legislation"), to register the arrangement governed by this Declaration of Trust as a tax-free savings account under the Social Insurance Number of the Holder. For greater certainty, unless the Holder has attained at least 18 years of age at the time that this arrangement is entered into, it shall not constitute a qualifying arrangement, as that term is defined in subsection 146.2(1) of the Act, susceptible of being registered as a tax-free savings account.
2. **SPOUSE AND COMMON-LAW PARTNER:** Any reference to "Spouse" contained in this Declaration of Trust or in the Application means spouse or common-law partner.
3. **SUCCESSOR HOLDER:** Any reference to "Successor Holder" in this Declaration of Trust or in the Application means a Survivor, as that term is defined in subsection 146.2(1) of the Act, and who is the Spouse of the Holder immediately before the Holder's death.
4. **HOLDER:** Any reference to "Holder", "applicant" or "planholder" in the Declaration of Trust or in the Application means the Holder or Successor Holder.
5. **ACCOUNT:** The Trustee will maintain the Account for the exclusive benefit and in the name of the Holder, showing all contributions made to the Account and all investment transactions made at the direction of the Holder.
6. **CONTRIBUTIONS:** Only the Holder may make contributions to the Account, and the Trustee shall accept only such payments of cash and other transfers of property acceptable to it, pursuant to any minimum contribution requirement identified in the Application or other notice given under the terms of this Declaration of Trust or otherwise, the same together with any income therefrom constituting a trust to be used, invested and held subject to the terms hereof. It is the responsibility of the Holder to ensure that no contribution exceeds the maximum permitted under the Applicable Tax Legislation.
7. **INVESTMENT:** Contributions to the Account shall be invested and reinvested by the Trustee, on the direction of the Holder, in such investments as the Trustee shall make available from time to time, provided that such investments are qualified investments for tax-free savings accounts. The Trustee may, but need not, require any such direction in writing.
8. **DISTRIBUTIONS:** Subject to the terms of any investment, the Holder may request that the Trustee pay to the Holder all or any part of the assets held in the Account in satisfaction of all or part of the Holder's interest therein (a "Distribution"). Notwithstanding the terms of any investment, or any limit on the frequency of Distributions or any minimum Distribution requirement identified in the Application or other notice given under the terms of this Declaration of Trust, the Trustee may make Distributions in order to reduce the amount of tax otherwise payable by the Holder as a result of excess contributions made contrary to Applicable Tax Legislation. No one other than the Holder and the Trustee shall have rights under the Account relating to the amount and timing of Distributions.
9. **TRANSFERS OUT:** All or a part of the property in the Account may be transferred to another tax-free savings account of the Holder, and the Trustee may liquidate any investments held in the Account to the extent deemed necessary to transfer the amount requested, subject to the terms of such investments.

All or a part of the property in the Account may be transferred to a tax-free savings account of the Spouse or former Spouse where the Holder and the Spouse or former Spouse are living separate and apart and the transfer is

made under a decree, order or judgement of a competent tribunal or under a written separation agreement that relates to a division of property in settlement of rights arising out of, or on the breakdown of, their marriage or common-law partnership, and the Trustee may liquidate any investments held in the Account to the extent deemed necessary to transfer the amount requested.

10. **TRANSFERS IN:** Property may be transferred to the Account from another tax-free savings account of the Holder or of the Spouse or former Spouse of the Holder where:
 - (a) the Holder and Spouse or former Spouse are living separate and apart and the transfer is made under a decree, order or judgment of a competent tribunal or under a written separation agreement that relates to a division of property in settlement of rights arising out of, or on the breakdown of their marriage or common-law partnership; or
 - (b) the Holder is the Spouse's survivor and the transfer occurs as a result of an exempt contribution as that term is defined in subsection 207.01(1) of the Act.
11. **DEATH OF THE HOLDER:** In the event of the death of the Holder where the Holder has validly designated the Successor Holder (and the Holder is domiciled in a jurisdiction designated by the Trustee as one in which a holder of a tax-free savings account may validly designate a successor holder), the Successor Holder shall become the Holder. In the event of the death of the Holder where there is no Successor Holder or the Successor Holder has not been designated, the Trustee shall, upon receipt of satisfactory evidence thereof, realize the interest of the Holder in the Account. Subject to the deduction of all proper charges, including taxes, if any, required to be withheld, the proceeds of such realization shall be paid by the Trustee, as the case may be, to the estate of the Holder or to the Holder's designated beneficiary (where the Holder is domiciled in a jurisdiction designated by the Trustee as one in which a holder of a tax-free savings account may validly designate a beneficiary) upon furnishing the Trustee with such releases and other documents as may be required or as counsel may advise.

If more than one designation has been lodged, the Trustee shall rely on the instrument in its possession bearing the latest execution date.
12. **OWNERSHIP:** The Trustee must hold any investment in its own name, in the name of its nominee, in bearer form or in such other name as the Trustee may determine. The Trustee may generally exercise the power of an owner with respect to all property held by it for the Account, including the right to vote or to give proxies to vote in respect thereof, and to pay any assessment, taxes or charges in connection therewith or the income or gains derived therefrom.
13. **DELEGATION:**
 - (a) The Holder authorizes the Trustee to perform, and the Trustee may delegate to the Agent the performance of, the following duties and responsibilities of the Trustee:
 - (i) to receive the Holder's contributions and transfers to the Account;
 - (ii) to make Distributions and transfers from the Account;
 - (iii) to invest and reinvest in the Account in accordance with the directions of the Holder;
 - (iv) to hold the assets forming the Account in safekeeping;
 - (v) to maintain the Account;
 - (vi) to provide statements to the Holder of the Account; and
 - (vii) to perform such other duties and responsibilities of the Trustee as the Trustee may determine from time to time, in accordance with the Applicable Taxation Act.
 - (b) The Trustee shall, however, remain ultimately responsible for the administration of the Account pursuant to the provisions of this Declaration of Trust. The Holder also authorizes the Trustee to, and the Trustee may, pay the Agent all or a portion of the fees paid by the

Holder to the Trustee hereunder and may reimburse the Agent for its out-of-pocket expenses in performing the duties and responsibilities delegated to the Agent by the Trustee, as agreed upon between the Agent and the Trustee. To the extent applicable, the Holder acknowledges that the Agent may earn normal brokerage commissions on investment and reinvestment transactions processed by the Agent.

14. TRUSTEE FEES AND EXPENSES: The Trustee will be entitled to such reasonable fees and other charges as it may establish from time to time for the Account and to reimbursement for disbursements and expenses reasonably incurred by it in performing its duties hereunder. All such fees and other amounts (together with any goods and services tax or other taxes applicable thereto) will, unless paid directly to the Trustee, be charged against and deducted from the assets of the Account in such manner as the Trustee determines, and the Trustee may realize assets of the Account in its absolute discretion for the purposes of paying such fees and other amounts. Any such realization shall be made at such price or prices as the Trustee or the Agent at its sole discretion may determine and neither the Trustee nor the Agent shall be responsible for any loss occasioned by any such realization.

15. AMENDMENT: The Trustee may, from time to time at its discretion, amend this Declaration of Trust, with the concurrence of the authorities administering the Applicable Tax Legislation if required, and:

(a) without notice provided that the amendment is made for the purpose of satisfying a requirement imposed by the Applicable Tax Legislation or at its effective date the amendment will not in the Trustee's sole opinion adversely affect the Holder's rights under the Account;

(b) in all other cases, by giving 30 days notice to the Holder; provided, however, that any such amendments shall not have the effect of disqualifying the Account as a tax-free savings account within the meanings of the Applicable Tax Legislation.

16. NOTICE: Any notice given by the Trustee to the Holder shall be sufficiently given if mailed, postage prepaid, to the Holder at the address set out in the Application or at any subsequent address of which the Holder shall have notified the Trustee, and any such notice shall be deemed to have been given on the day of mailing.

17. LIABILITY: The Trustee shall not be liable for ascertaining whether any investment made on the direction of the Holder is or remains a qualified investment for purposes of a tax-free savings account, or whether any such investment constitutes a prohibited investment or for any tax payable in respect of any non-qualified or prohibited investment (as those terms are defined in subsection 207.01(1) of the Act) by the Holder or by the trust established hereunder, and the Holder acknowledges and assumes the sole responsibility in respect of the foregoing. The Trustee shall not otherwise be liable for the making, retention or sale of any investment or reinvestment as herein provided or for any loss or diminution of the assets comprising the Account.

The Holder and his or her successors, executors and administrators shall at all times indemnify and save harmless the Trustee in respect of any taxes, assessments or other charges levied or imposed by any governmental authority upon or in respect of the Account.

The Trustee shall not be liable for any taxes, assessments or other charges levied or imposed by any governmental authority upon or in respect of the Account or for any loss incurred by the Account, by the Holder or by any beneficiary designated for the purposes of the Account resulting from the Holder ceasing to be a Canadian tax resident.

The Trustee and the Agent shall be entitled to and shall be fully protected in acting upon any instrument, certificate, notice or other writing believed by the Trustee or the Agent to be genuine and to be signed or presented by the proper person(s). The Trustee and the Agent shall be under no duty to make any investigation or inquiry as to any statement contained in any such writing but shall be entitled to accept the same as conclusive evidence of the truth and accuracy of the statement therein contained.

When the Account is terminated and the proceeds thereon are distributed, the Trustee shall be released and discharged from any further responsibility or obligation in connection herewith.

Except as otherwise provided herein, the Trustee shall not be liable for any loss incurred by the Account, by the Holder or by any beneficiary designated for the purposes of the Account unless due to the negligence, willful misconduct or lack of good faith of the Trustee.

18. PROOF OF AGE: The statement of the Holder's date of birth on the Application shall constitute a certification by the Holder and an undertaking to furnish such further evidence of proof of age as may be required.

19. NO ADVANTAGE: The Holder or a person with whom the Holder does not deal at arm's length may not receive an advantage as that term is defined in subsection 207.01(1) of the Act.

20. SECURITY FOR A LOAN: Where the Holder uses his or her interest or right in the Account as security for a loan or other indebtedness, the Holder shall be responsible for ensuring that the terms and conditions of the loan or other indebtedness are terms and conditions that persons dealing at arm's length with each other would have entered into, and it can be reasonably concluded that none of the main purpose for that use is to enable a person, other than the Holder, or a partnership to benefit from the exemption for tax of any amount under the Account.

21. LOANS: The Trustee is prohibited from borrowing money or other property for the purposes of the Account.

22. REPLACEMENT OF TRUSTEE: The Trustee, upon giving the Agent at least 30 days' written notice (or immediately if the Agent is for any reason incapable of acting in accordance with this Declaration of Trust), may resign, and the Agent, upon giving the Trustee at least 90 days' written notice (or immediately if the Trustee is for any reason incapable of acting as Trustee hereunder), may remove the Trustee as the trustee of the Account, provided that a successor trustee has been appointed by the Agent in writing. If the Agent fails to designate a successor trustee within 60 days after it has received notice of the Trustee's intended resignation, the Trustee may appoint its successor trustee. Such successor trustee shall, within 90 days of its appointment, give written notice of its appointment to the Holder. A successor trustee shall have the same power, rights and obligations as the Trustee. The Trustee shall execute and deliver to the successor trustee all conveyances, transfers and further assurances as may be necessary or desirable to give effect to the appointment of the successor trustee. Any successor trustee shall be a corporation resident in Canada and authorized under the laws of the province of residence of the Holder indicated in the Application to carry out its duties and responsibilities as trustee under the Account. Subject to the requirements of Canada Revenue Agency, any corporation resulting in the merger, consolidation or amalgamation to which the Trustee is a party or which purchases all or substantially all of the trust business of the Trustee shall be the successor trustee hereunder without the execution of any other instrument or document except notice to the Agent and to the Holder.

23. ASSIGNMENT BY AGENT: The Agent may assign its rights and obligations hereunder to any other corporation resident in Canada, approved by the Canada Revenue Agency and any other applicable authority, and authorized to assume and discharge the obligations of the Agent under the Account, provided that such corporation shall execute any agreement which is necessary or advisable for the purpose of assuming such rights and obligations and further provided that no such assignment may be made without prior written consent of the Trustee, which consent may not be unreasonably withheld.

24. HEIRS, EXECUTORS AND ASSIGNS: The terms of this Declaration of Trust shall be binding upon the heirs, executor, administrators and assigns of the Holder and upon the respective successors and assigns of the Trustee and Agent.

25. PROPER LAW: This Declaration of Trust will be governed by and construed in accordance with the laws of Ontario, the Applicable Tax Legislation and any other laws of Canada, which may be applicable.

26. ENGLISH LANGUAGE: The parties hereto have requested that this Declaration of Trust and all related documents be written, and the Account be established, in English. Les parties ont demandé que la déclaration de fiducie et tous documents y afférents soit rédigés, et le compte soit établi, en anglais.

Registered Plans TFSA – September 2008