



# Investment account

- Non-registered plans
- Retirement Savings Plans (RSP)
- Locked-In Retirement Account (LIRA)
- Restricted Locked-In Savings Plan (RLSP)

# Application for investment account



## Your investment professional

for all transactions

Dealer company's name	Dealer code	Rep. code
Investment professional's name	Phone	

## Type of account

for all transactions

Note: All payments out of the account will be made to the registered owner(s).

\*Fidelity reserves the right to require all joint owners to sign.

<input type="checkbox"/> New account <input type="checkbox"/> Additional investment to existing account	Fidelity account no.
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### NON-REGISTERED

- Single
- Joint tenants with rights of survivorship (does not apply to Quebec residents)
  - One joint owner can sign to authorize transactions (affix signature guarantee stamp to all signatures in Your Signature section)\*.
- Tenants in common
- Company (attach corporate resolution)
- Trust (attach trust deed)
- In Trust For (speak with your investment professional about this type of account)

### REGISTERED

- Retirement Savings Plan (RSP)
- Spousal RSP
- Locked-In Retirement Account (LIRA)/ Locked-in RSP (LRSP) (attach locked-in agreement and indicate legislation \_\_\_\_\_)

## Transfer-in information

for registered plans only

<input type="checkbox"/> from another RSP (T2033 attached)	<input type="checkbox"/> from a RIF (T2033 attached)	<input type="checkbox"/> from a severance payment/retiring allowance (TD2 attached)
<input type="checkbox"/> from an RPP or DPSP (T2151 attached)	<input type="checkbox"/> from an existing Fidelity account # _____	

## Personal information

for all transactions

<input type="checkbox"/> Mr. <input type="checkbox"/> Dr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Miss	Last name	First name	Initial
Date of birth (dd/mm/yyyy)	SIN (mandatory)	<input type="checkbox"/> English <input type="checkbox"/> French	Home phone Work phone
Street address	Apt/Suite	City	Province Postal code

## Joint owner / spouse / In Trust information

for joint owner (non-registered), In Trust For or Spousal RSP account

<input type="checkbox"/> Mr. <input type="checkbox"/> Dr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Miss	Last name	First name	Initial
Date of birth (dd/mm/yyyy)	SIN (mandatory)	Home phone	Work phone

## Your beneficiary

for registered accounts only optional

I revoke any previous designation of a beneficiary under my Plan, and designate the person named below as the beneficiary under the Plan, provided this person is living at the date of my death; otherwise, payment will be made to my estate. In addition, I reserve the right to revoke this designation. Note: You may wish to seek professional advice regarding the effectiveness of this beneficiary designation under the laws applicable

in your province. In certain provinces, a beneficiary designation may be made only by will, and in some cases the rights of your spouse may override a beneficiary designation. Depending on your situation, you may also wish further information on the impact of future marriages or divorces, the effect of a locked-in addendum attached to the Plan, or circumstances in which you may wish to change your beneficiary.

Name of beneficiary (First and last name, in full)	Relationship
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## Investment selection

for all transactions  
minimum \$500 total investment

NOTE: U.S. currency funds not available for registered accounts.

Fund codes available at [fidelity.ca/fundcodes](http://fidelity.ca/fundcodes)

In the event of a discrepancy between the code and the name, we will treat the code as correct and process accordingly.

Fund code	Fund name	Initial investment		Sales charge % (ISC only)	Wire order number	Distributions*		
		<input type="checkbox"/> \$	<input type="checkbox"/> %			Reinvest	Deposit <sup>†</sup>	Cheque
						<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"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>TOTAL INVESTMENT AMOUNT</b>								

\* For RSP accounts, all distributions are reinvested. For non-registered accounts you can choose to have distributions reinvested, direct deposit to your bank account<sup>†</sup> or cheque.

## Systematic exchanges

optional  
within the same load option

<input type="checkbox"/> I authorize Fidelity to exchange funds within my Fidelity account as follows:		
From Fidelity fund	Amount <input type="checkbox"/> Fixed \$ <input type="checkbox"/> # units	To Fidelity fund
Start date (dd/mm/yyyy)	Frequency (select one) <input type="checkbox"/> twice a month <input type="checkbox"/> monthly <input type="checkbox"/> every 2 months <input type="checkbox"/> quarterly <input type="checkbox"/> semi-annually <input type="checkbox"/> annually – Which dates?	

# Application for investment account

## Systematic plans

optional

### NOTE:

- 10 business days are required before the start date to set up or change a PAC or SWP plan.
- If your PAC or SWP date does not fall on a business day, Fidelity will process PACs the next business day and SWPs on the preceding business day.

### SYSTEMATIC PURCHASES (PAC)

minimum \$25, LIRA not eligible

I authorize Fidelity Investments to debit the bank account indicated on the attached void cheque for the amount(s) and in the frequencies indicated. 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 pre-

authorized 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](http://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 prenotification 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 \_\_\_\_\_ Date \_\_\_\_\_

### SYSTEMATIC WITHDRAWALS (SWP)

minimum \$5,000 account balance, minimum \$50, RSP and LIRA not eligible

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

Withdrawals are  gross  net

Start date (dd/mm/yyyy)

Frequency (select one)

weekly  twice a month – which dates? \_\_\_\_\_

monthly  every 2 months  quarterly  semi-annually  annually

Fund code	Fund name	PAC		SWP	
		Amount	ISC Sales charge %	Amount	Payment by
		\$		\$	<input type="checkbox"/> direct deposit
					<input type="checkbox"/> cheque to you
					<input type="checkbox"/> other (attach details)
<b>TOTAL DOLLAR AMOUNT</b>		<b>\$</b>		<b>\$</b>	

## Banking information

for PAC, SWP and distributions

Attach void cheque here or provide banking details:

Name of financial institution			Address		
Transit number	Bank code	Your account number	Name(s) on account		

attach void cheque here

## Your signature

for all transactions


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. I certify that the information provided by me on this application is complete and true in all respects. 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.

### FOR REGISTERED ACCOUNTS

TO: The Canada Trust COMPANY (THE "TRUSTEE") – I request The Canada Trust Company to act as Trustee of my retirement savings plan (the "Plan") and to apply for registration of the Plan under the Income Tax Act (Canada) and, if applicable, any provincial income tax legislation. 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 and, if applicable, the LIRA Addendum which forms part of the Plan, as amended from time to time. I understand that I am solely responsible for determining the amount of contributions to the Plan that are deductible for income tax purposes.

Date (dd/mm/yyyy)	Your signature/Annuitant's signature (for registered accounts)	Joint applicant's signature (if applicable)
	X	X

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

Date (dd/mm/yyyy)	Authorized signature
	

# Application for investment account

## Tips to help you complete this form

**Print all information clearly.** Errors can take up valuable time.

**Complete the *Personal information section* completely and carefully.** The application cannot be processed without it.

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

**When completing the *Investment selection section*,**

- Copy the fund code carefully from the fund 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 complete the section called Banking information or staple a void cheque to the form.

**To apply for a PAC plan,** complete the sections called *Systematic plans* and *Banking information*.

**The investor needs to sign the form.** The investor's signature in the section called *Your signature* applies to all information provided on the form, including the PAC agreement in the section called *Systematic plans*.

**Send the original signed form** with the initial payment to Fidelity at 483 Bay Street, Suite 300, Toronto ON M5G 2N7.

or

**You may fax this form to Fidelity** at 1 800 387-8092

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Visit us online at

*fidelity.ca*

or call Fidelity Client Services at  
1 800 263-4077

or fax us at  
1 800 387-8092

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



**FIDELITY INVESTMENTS  
RETIREMENT SAVINGS PLAN  
DECLARATION OF TRUST**

The Canada Trust Company, a trust company incorporated under the laws of Canada and having an office in the City of Toronto in the Province of Ontario (the "Trustee"), hereby declares that it accepts the office of trustee for the planholder (the "Member") named on the reverse side of this contract (the "Application") under the Fidelity Investments Retirement Savings Plan (the "Plan") for the accumulation of mutual fund securities specified by the Member from time to time or other investments specified by the Member from time to time as are acceptable to the Trustee in its absolute discretion (the "Securities"), on the following terms and conditions.

1. **COMPLIANCE** The Plan will at all times comply with all relevant provisions of the Act and, if applicable, the Taxation Act (Quebec) with respect to RRSPs. The Member agrees to be bound by the terms and conditions imposed on the Plan by the aforementioned legislation.
2. **REGISTRATION** The Trustee will submit the Plan for registration in accordance with the Act, and if the Member resides in the Province of Quebec as indicated by his or her address on the Application, the Trustee will also submit the Plan for registration in accordance with the Taxation Act (Quebec).
3. **CONTRIBUTIONS** The Trustee will accept contributions of cash or Securities. If Securities are not available for investment, the Trustee may suspend or terminate the Member's right to make further contributions to the Plan.
4. **INVESTMENTS** The Trustee will endeavour to invest all cash contributions within five business days after receipt thereof in the Securities named on the Application or as otherwise directed by the Member in writing, at the offering price (including acquisition charges if applicable) of the Securities in effect on the date the investment is made. Cash distributions received by the Trustee in respect of Securities held in the Plan will be reinvested by the Trustee in additional Securities. The Trustee will endeavour to redeem Securities within five business days after receipt of written instructions from the Member at the redemption price for the Securities in effect on the date the redemption is executed. In making any investments for the purpose of the Plan, the Trustee will not be limited to Securities authorized by the Trust Companies Act (Canada) or other provincial legislation governing the investment of property held in trust.
5. **MEMBER'S RESPONSIBILITY:** IT IS THE MEMBER'S RESPONSIBILITY TO ENSURE THAT SECURITIES OF THE PLAN ARE INVESTED IN COMPLIANCE WITH THE INVESTMENT RULES UNDER THE ACT RELATING TO RRSPs, INCLUDING THAT SECURITIES ARE QUALIFIED INVESTMENTS FOR THE PLAN UNDER THE ACT AND THAT INVESTMENT IN FOREIGN PROPERTY DOES NOT EXCEED LIMITS PRESCRIBED BY THE ACT. THE TRUSTEE WILL NOT BE RESPONSIBLE FOR ANY TAX PAYABLE IN RESPECT OF NON-QUALIFIED INVESTMENT, FOREIGN PROPERTY, EXCESS CONTRIBUTIONS OR PAYMENTS FROM THE PLAN, OR FOR LOSS RESULTING FROM THE SALE OR OTHER DISPOSITION OF SECURITIES OF THE PLAN. THE MEMBER ACKNOWLEDGES AND ASSUMES THE SOLE RESPONSIBILITY IN RESPECT OF THE FOREGOING.
6. **FOREIGN PROPERTY AND NON-QUALIFIED INVESTMENTS** If the Plan becomes liable for tax, interest, or penalties under the Act or similar provincial legislation, the Member authorizes the Trustee to redeem sufficient Securities of the Plan to pay the liability.
7. **WITHDRAWALS** The property of the Plan may not be withdrawn, transferred, assigned, or surrendered, in whole or in part, except where property of the Plan is paid or transferred:
  - (a) to the Member as a full or partial commutation of retirement income under the Plan;
  - (b) to the Member pursuant to paragraph 8 of this contract;
  - (c) to a registered pension plan, RRSP, RRIF, or life annuity pursuant to paragraph 9 or 10 of this contract;
  - (d) upon marriage breakdown pursuant to paragraph 12 of this contract;
  - (e) upon the death of the Member pursuant to paragraph 14 of this contract; or
  - (f) as otherwise permitted by the Act.

8. **REFUND OF EXCESS CONTRIBUTIONS** Upon receipt of the Member's written request and, where applicable, the Member's spouse's written request, the Trustee will make a payment from the Plan to the Member or the Member's spouse, as applicable, to reduce the amount of tax otherwise payable under Part X.1 of the Act.
9. **TRANSFERS** At any time and from time to time, the Member may direct the Trustee to transfer all or part of the property of the Plan to the issuer of a registered pension plan, RRSP, a RRIF, or a life annuity that provides for a retirement income in conformity with the Act. The Member or, where applicable, the Member's spouse must be the annuitant of the recipient plan. Upon receipt of a written direction from the Member in a form satisfactory to the Trustee and subject to the conditions imposed by this contract, the Act, and applicable provincial legislation, the Trustee will transfer the property of the Plan requested to be transferred, together with all the necessary information for the continuance of the Plan, to the issuer of the recipient plan. The Member may instruct the Trustee to sell or transfer specific Securities to effect the transfer. If the Member fails to provide the Trustee with written instructions in a form satisfactory to the Trustee, the Trustee may sell or transfer the Securities it deems appropriate, in its sole discretion, to effect the transfer. The Trustee will endeavour to effect a transfer within 30 days after receiving the Member's written direction.
10. **MATURITY** On or before December 31 of the year in which the Member reaches age 71, or another age if required by the Act, the property of the Plan must be transferred to a RRIF or used to purchase a life annuity that conforms with the Act. If the Member does not provide written instructions to the Trustee at least 90 days before that date, the property of the Plan will be transferred on or before December 31 of that year to a RRIF selected by the Trustee in its sole discretion. The Member appoints the Trustee as its attorney to execute all documents and make elections necessary to establish the RRIF with the property of the Plan.
11. **LIFE ANNUITY** A life annuity purchased with the property of the Plan will be paid in equal annual or more frequent amounts to the Member until a full or partial commutation and, where the commutation is partial, equal annual or more frequent periodic amounts thereafter except for adjustments which are permitted by the Act. The aggregate of the periodic payments in a year after the Member's death will not exceed the aggregate of the payments in a year before that death. If an amount becomes payable to a person other than the Member's spouse, the life annuity will be commuted.
12. **PAYMENTS UPON MARRIAGE BREAKDOWN** To the extent and in the manner permitted by applicable law, the Trustee will make a payment or payments out of the Plan to effect a division of property, provided such payment is made pursuant to decree, order, or judgment of a competent tribunal or under a written separation agreement in the settlement of rights arising out of or on the breakdown of the Member's marriage or other conjugal relationship.
13. **BENEFICIARY DESIGNATION** The Member may designate any person as beneficiary of the Plan, provided that the Member is domiciled in a jurisdiction which by law permits the Member to validly designate a beneficiary other than by will. The Member must make, amend, or revoke the designation by way of written notice in a form acceptable to the Trustee and delivered to the Trustee. Any designation, amendment, or revocation will be valid only from the day following its receipt by the Trustee.
14. **PAYMENTS UPON DEATH OF THE MEMBER** Upon receipt of satisfactory evidence of the Member's death, the Trustee will pay the property of the Plan to the Member's designated beneficiary or legal representatives, as applicable. The payment from the Plan will be made after the Trustee receives such releases and other documents that it requires in its sole discretion. The payment from the Plan will be subject to the deduction of all proper charges, including income tax required to be withheld.
15. **PROHIBITION** No advantage that is conditional on the existence of the Plan may be extended to the Member or to a person not dealing at arm's length with the Member, other than those advantages permitted under the Act and under any applicable provincial legislation. Payments made from the Plan may not be assigned in whole or in part.

Where required by the Act, the Trustee will withhold tax from payments made from the Plan.

- 16. PROOF OF AGE** The Member's statement of his or her age on the Application is deemed to be a certification thereof and an undertaking by the Member to provide evidence or proof thereof if requested by the Trustee.
- 17. MEMBER'S ACCOUNT** An account will be maintained by the Trustee in the name of the Member which records, where applicable, with appropriate dates, contributions to the Plan, the number and cost of the Securities and uninvested cash in the Plan, earnings and expenses of the Plan for the preceding year, withdrawals and transfers from the Plan, and the balance of the Plan.
- 18. INCOME TAX RECEIPTS** If applicable, the Trustee will provide to the Member, before March 31 of each year, any income tax statements pertaining to the Plan and required to be filed with the Member's personal income tax return for the preceding taxation year.
- 19. AMENDING THE CONTRACT** From time to time, the Trustee may in its discretion amend this contract with the concurrence of the Minister of National Revenue and, as required, provincial tax authorities, provided that an amendment to this contract does not disqualify the Plan as an RRSP. Any amendment to this contract which is necessary to ensure compliance with any legislation will be effective without further action or notice thereof by the Trustee to the Member. In any other case, the Trustee will provide the Member with at least 30 days' written notice of every amendment to this contract.
- 20. NOTICE** The Trustee will provide notice by regular mail in a postage pre-paid envelope addressed to the Member at the address indicated on the Application or such other address as the Member may provide to the Trustee in writing from time to time. Notice will be deemed to have been made on the day the notice is mailed.
- 21. TRUSTEE'S RESPONSIBILITY** The Trustee is ultimately responsible for administering the Plan in accordance with the terms of this contract and the provisions of the Act. The Trustee is entitled to exercise, in its sole discretion, the rights, powers, and privileges that otherwise could be exercised by a beneficial owner of the Securities of the Plan. The Trustee may employ or engage accountants, brokers, lawyers, and others and may rely on their advice and services. The Trustee may appoint one or more agents to perform any of its obligations under this contract. The Trustee will not be liable for the acts or omissions of any of its advisors or agents. Upon transferring property from the Plan or making a payment from the Plan, the Trustee will be discharged from all further duties and liabilities under this contract with respect to the property transferred or paid out of the Plan.
- 22. TRUSTEE'S FEES** From time to time, the Trustee may charge the Member or the Plan fees for its services and expenses. The Member authorizes the Trustee to deduct unpaid fees from the Plan and, if necessary, to redeem or dispose of sufficient Securities selected by the Trustee in its sole discretion for the payment of the Trustee's fees.
- 23. TRUSTEE RESIGNATION** If the Trustee wishes to resign as trustee of the Plan or for any reason is incapable of acting as trustee of the Plan, Fidelity Investments Canada ULC is nominated to appoint a successor trustee of the Plan. Upon acceptance of the office of trustee of the Plan, the successor trustee will be the trustee of the Plan for all purposes as if it had been the original declarant of the Plan.
- 24. DEFINITIONS** In this contract:
- (a) **Act** means the Income Tax Act (Canada);
  - (b) **RRIF** means a registered retirement income fund as defined in the Act and, where applicable, the Taxation Act (Quebec);
  - (c) **RRSP** means a registered retirement savings plan as defined in the Act and, where applicable, the Taxation Act (Quebec); and
  - (d) **spouse** means a common-law partner as defined in the Act or legally married persons.
  - (e) **Planholder, Member** and **Applicant** means "Annuitant" as it applies to subsection 146 (1) of the *Income Tax Act (Canada)*.
- 25. CONSTRUCTION** Subject to the compulsory application of provincial legislation, this contract will be construed, administered, and enforced in accordance with the laws of Ontario and Canada.
- 26. LIRA ADDENDUM** Where "locked-in" assets will be transferred, directly or indirectly, to the Plan in accordance with applicable pension benefits legislation, a locking-in addendum (the "LIRA Addendum") that forms part of this declaration will be provided to the Member. In the event of any inconsistency between the LIRA Addendum and this declaration, the LIRA Addendum will apply.
- 27. SPECIMEN PLAN** This contract conforms with Specimen Plan RSP 521-049.

Revised October, 2008