

Canoe[🍁]

FINANCIAL

www.CanoeFinancial.com

Mail to:

Canoe Financial

c/o International Financial Data Services

30 Adelaide Street East

Suite 1

Toronto, Ontario M5C 3G9

E: dealerservices@ifdsgroup.com

T: 1.800.250.3303

F: 1.844.401.3742

APPLICATION FORM

Registered and Non-Registered Plan

Specimen Plan Number: **RSP 0418-067/RIF 1665**

1. TYPE OF ACCOUNT

<input type="checkbox"/> New Account (Select account type below) <input type="checkbox"/> Additional investment to existing account		Account Number	
CASH ACCOUNTS * <input type="checkbox"/> Individual <input type="checkbox"/> Corporate/Trust <input type="checkbox"/> Joint <input type="checkbox"/> In Trust For <input type="checkbox"/> Group	RETIREMENT SAVINGS ACCOUNTS <input type="checkbox"/> Retirement Savings Plan (RSP) <input type="checkbox"/> Locked-In RSP (LRSP) <input type="checkbox"/> Spousal RSP (SRSP) <input type="checkbox"/> Group RSP (GRSP) <input type="checkbox"/> Restricted Lock-in Savings Plan (RLSP) <input type="checkbox"/> Locked-in Retirement Plan (LIRA) Jurisdiction _____	RETIREMENT INCOME ACCOUNTS <input type="checkbox"/> Retirement Income Fund (RIF) <input type="checkbox"/> Locked-In RIF (LRIF) <input type="checkbox"/> Restricted Life Income Fund (RLIF) <input type="checkbox"/> Spousal RIF (SRIF) <input type="checkbox"/> Life Income Fund (LIF) <input type="checkbox"/> Prescribed Registered Retirement Income Fund (PRRIF)	
<p>* All non-registered accounts require a self-certification to be completed (see Appendix 1) for individual, joint or in-trust accounts. For entity accounts (corporate or formal trust accounts) including joint account holders that are entities, please complete the Canadian Revenue Agency Form: Declaration of Tax Residence for Entities Part XVIII and Part XIX of the Income Tax Act. Furthermore, entity accounts that are considered a tax resident or a citizen of the United States (corporate or formal trust accounts) including joint account holders that are entities, please complete an Internal Revenue Service (IRS) Form W-9, W-8BEN-E, W-8IMY, W-8EXP or W-8ECI as applicable in addition to the Declaration of Tax Residence for Entities Part XVIII and Part XIX of the Income Tax Act.</p>			

2. INVESTOR / ANNUITANT INFORMATION

<input type="checkbox"/> Mr. <input type="checkbox"/> Dr. <input type="checkbox"/> Miss <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms.	Last Name, First Name or Name of Corporation or Trust		Initial
Date of Birth dd/mm/yyyy	SIN/BN/TIN (mandatory)	Phone Number	
Street Address	Apt/Suite	City, Province	Postal Code

3. INVESTMENT PROFESSIONAL

Dealer Company's Name	Dealer Code	Rep Code
Investment Professional's Name	Phone Number	Fax Number

4. JOINT / IN TRUST FOR / SPOUSAL / GROUP

1. Joint Accounts (cash accounts only)			
<input type="checkbox"/> Mr. <input type="checkbox"/> Dr. <input type="checkbox"/> Miss <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms.	Last Name (of your co-applicant)	First Name	Initial
Date of Birth dd/mm/yyyy	SIN/TIN (mandatory)	Phone Number	
<input type="checkbox"/> Joint (joint with spouse – Quebec Only) <input type="checkbox"/> Joint (joint with non-spouse – Quebec Only) <input type="checkbox"/> Tenants in Common <input type="checkbox"/> Joint tenants with rights of survivorship: <input type="checkbox"/> All joint owners must sign OR <input type="checkbox"/> One joint owner can sign			
2. Spousal Plan Contributor Information (RSP & RIF accounts only)			
<input type="checkbox"/> Mr. <input type="checkbox"/> Dr. <input type="checkbox"/> Miss <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms.	Last Name (of your spouse)	First Name	Initial
Date of Birth dd/mm/yyyy	SIN (mandatory)	Phone Number	
Street Address, Apt/Suite <input type="checkbox"/> Same as above		City, Province	Postal Code
3. In Trust for Accounts (cash accounts only)			
<input type="checkbox"/> Mr. <input type="checkbox"/> Dr. <input type="checkbox"/> Miss <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms.	Last Name (person the account is in trust for)	First Name	Initial
Date of Birth dd/mm/yyyy	SIN/TIN (mandatory)	Phone Number	
<input type="checkbox"/> Check here if you want us to use the SIN of the person the account is in trust for for reporting the income earned on investment in this account.			
4. Group Accounts (cash and RSP accounts only)			
Name of your employer or association			

5. FUND SELECTION

Note: Please process my deposit or transfer(s) from my existing plan(s), and make the investments in the funds that I have selected below.

	Deposit T2033 T2151						
	Transfer(s) from existing Canoe account(s): Fund Name			Account Number			
Fund Number	Fund Name	Amount	Sales Charge %	Wire Order Number	Pre-Authorized Chequing Plan (\$ or %)	Systematic Withdrawal Plan, RIF, SRIF, LIF, LRIF & PRRIF (Securities or \$ or %)	
TOTAL AMOUNT		\$					

6. PAC AUTHORIZATION

Note: Applicable ONLY to Investment Accounts and RSPs. Please read form carefully before signing.

To: _____ And To: Canoe Financial LP (Void specimen cheque attached)
 Undersigned's bank

My first withdrawal is to commence (dd/mm/yyyy)	Frequency (select one) <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Every 2 months <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annually <input type="checkbox"/> Annually
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I/We hereby authorize and request Canoe Financial LP to draw on my/out account at the Bank named above, whether the account continues to be maintained at the named branch or is transferred to another branch of the Bank. I/We acknowledge that I/We have read and agreed to be bound by the Pre-Authorized Chequing (Pre-Authorized Debit) Terms and Conditions attached to this application.

Bank Account Holder Signature	Date dd/mm/yyyy	Joint Bank Account Holder Signature (if applicable)	Date dd/mm/yyyy
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7. SYSTEMATIC WITHDRAWAL PLAN (Investment Accounts only), RIF, SRIF, LRIF, PRRIF, LIF and RLIF.

Payment Instructions — Not available for Canoe Financial LP RSPs, LIRAs, RLSPs and LRSPs.

I understand that:

1. For RIFs, RLIFs and PRRIFs my annual payment may not be less than the minimum amount, and for LIF, RLIF and LRIFs my annual payment may not exceed the maximum amount permitted by law. I select:

<input type="checkbox"/> Minimum Amount	<input type="checkbox"/> Maximum Amount	<input type="checkbox"/> \$	<input type="checkbox"/> %
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Minimum Calculation is to be based on:

My age _____ The age of my spouse: Spouse's Date of Birth (dd/mm/yyyy) _____

Please process my RIF, SRIF, LIF, LRIF & PRRIF payment, the systematic withdrawal amount I selected in section 5.

My first purchase is to commence (dd/mm/yyyy)	Frequency (select one) <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Every 2 months <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annually <input type="checkbox"/> Annually
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Please send my payments to:

<input type="checkbox"/> Deposit directly to my bank account Void specimen cheque attached	<input type="checkbox"/> Mail to me	<input type="checkbox"/> Mail to the address below: Name: _____ Address: _____
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For a Systematic Withdrawal on an Investment Account I may instruct you in writing to: (a) change the frequency of the options permitted, (b) change the amount of payment, or (c) redeem sufficient securities to provide me with additional payment in whatever amount I may specify. I understand that regular withdrawals in excess of distributions and net capital appreciation will eventually exhaust my original capital.

8. BENEFICIARY - ONLY COMPLETE FOR REGISTERED ACCOUNTS

- > Your beneficiary will receive the value of your plan when you die. This designation will revoke any previous designations made for this account, subject to the laws that apply. You can change your beneficiary at any time. If you get married or separated, your beneficiary may not change automatically. It is your responsibility to make sure your beneficiary is legally valid and up to date.
- > Choosing a beneficiary is optional, and in some provinces you can only make this designation in your will.
- > If you don't designate a beneficiary, the value of your plan will go to your estate or automatically to your spouse, depending on where you live.

Your spouse:

- As beneficiary (we will pay the value of your plan in a lump sum)
- As successor annuitant (We will continue to make income payments to your spouse after you die - not available for locked-in accounts)

Spouse's Last Name	First Name	SIN (mandatory)	Date of Birth (dd/mm/yyyy)
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The following people:

Last Name	First Name	Relationship to You	SIN (mandatory)	Date of Birth (dd/mm/yyyy)	Allocation (%)

9. BANKING INFORMATION

Attach void cheque or provide banking information here:

Name of Financial Institution		Address	
Transit Number	Bank Code	Your Account Number	Name(s) on Account

ATTACH VOID CHEQUE HERE

10. 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 Canadian Deposit Insurance Corporation Act. I certify that the information provided by me on this application is complete and true in all respects. I request Canadian Western Trust Company to apply for registration of the Canoe Financial General Retirement Savings Plan ("RSP Plan"), as a registered retirement savings plan or the Canoe Financial General Retirement Income Fund ("RIF Fund") as a registered retirement income fund, as the case may be, under the Income Tax Act (Canada) ("Tax Act") and any applicable law of the Province indicated in my address above. I hereby authorize the employer named above to act as agent to the Plan/Fund. I acknowledge that the RSP Plan or RIF Plan, as the case may be, is

subject to the terms and conditions set out in the applicable declaration of trust and in any relevant addendums to that declaration of trust and have read and agree to be bound to such terms and conditions. I understand that benefits paid out under the RSP Plan or the RIF Plan, as the case may be, may constitute taxable income under the Tax Act. I understand that my Plan/Fund will be subject to the provisions of the said Acts and that all payments made out of my Plan/Fund will be subject to tax under the provision of said Acts. I acknowledge that my Plan/Fund is subject to the terms and conditions set out below, in the Declaration of Trust and in any relevant Addenda to the Declaration of Trust and have read and agree to be bound by such terms and conditions.

I have requested this document to be drawn in the English language.
J'ai exigé que ce document soit rédigé en anglais.

Date (dd/mm/yyyy)	Primary Account Holder / Annuitant Signature	Joint Application Secondary Account Holder Signature (if applicable)
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Accepted by Canoe Financial LP as agent for Canadian Western Trust Company

Date (dd/mm/yyyy)	Authorized Signature 
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11. COMPLETED FORMS

FAX DELIVERY

Fax completed forms to **1.844.401.3742**.

MAIL DELIVERY

Canoe Financial
c/o International Financial Data Services (Canada) Limited
30 Adelaide Street East
Suite 1
Toronto, Ontario
Canada M5C 3G9

PAYMENT

Please send all payments to Canoe Financial LP.

QUESTIONS?

If you have any questions regarding the use of these forms please call our client service line toll-free at **1.800.250.3303** or **416.643.5601**.

CANOE FINANCIAL GENERAL RETIREMENT SAVINGS PLAN

DECLARATION OF TRUST

We, Canadian Western Trust Company, are a trust company incorporated under the laws of Canada. You are the Annuitant in accordance with the Income Tax Act (Canada) named in the Application (your "Application") on the other side of this Declaration. We agree to act as trustee of your Canoe Financial General Retirement Savings Plan (your "Plan") on the following terms and conditions.

1. Registration and Compliance: We will apply for registration of your Plan under the Income Tax Act (Canada) (the "Tax Act") as a registered retirement savings plan ("RRSP"). It is intended that, at all times, your Plan will comply with all relevant provisions of the Tax Act and, if applicable, the Taxation Act (Quebec) with respect to an RRSP. You will be bound by the terms and conditions imposed on your Plan by all applicable legislation.

2. Contributions to your Plan: You or, where applicable, your spouse may make cash contributions to your Plan. We will also accept transfers of cash to your Plan from any source permitted by the Tax Act. In addition to cash, in our sole discretion, we may accept securities and other investments acceptable to us, if accompanied by properly executed transfer documents. If your Plan is a Group RSP as indicated in your Application, the employer named in your Application for the purpose of the Group RSP may remit contributions to your Plan on behalf of you or your spouse. Contributions may not be made after December 31 of the year in which you reach age 71 (or another age specified by the Tax Act). We will hold contributions and transfers made to your Plan, investments made with those contributions and any income or capital gains realized in respect of those investments in trust for the purpose of providing you with a retirement income in subsection 146(1) of the Tax Act.

3. Investments: Contributions and transfers to your Plan will be invested and reinvested from time to time according to your investment instructions in securities of the investment funds of the fund manager (the "Manager") listed on the Application or such other investments as we may permit from time to time. However, your Plan may not hold a mortgage. We will not be limited to investments authorized by law governing the investment of property held in trust. Before we will act on your investment instructions, the instructions must be in a form acceptable to us and be accompanied by related documentation as we may require in our sole discretion. We may accept and act on any investment instructions which we believe in good faith to be given by you. Cash distributions received and capital gains realized on investments held in your Plan will be invested in additional investments of the same type from which the distribution or gain was made unless you instruct otherwise. We may retain any cash balances in your Plan and may, but need not, hold the same in our deposit department or in the deposit department of one of our Affiliates; but we and our Affiliates shall not be liable to account for any profit to any person other than at a rate, if any, established from time to time by us or Canadian Western Bank.

We shall have no responsibility or obligation with respect to the performance of any investment or reinvestment of the property held in your Plan. Our obligations relating to the investment of the property held in your Plan shall be to: (i) register the investments of your Plan in our own name, in the name of our nominee, in bearer form or in such other name as we may determine; (ii) exercise all powers or rights of an owner with respect to all securities held by us for your Plan, including the right to vote or 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; and (iii) exercise, or caused to be exercised, the care diligence and skill of a reasonably prudent person to minimize the possibility that your Plan holds a non-qualified investment.

4. Your Responsibility: You are responsible for: (a) ensuring that contributions to your Plan do not exceed the maximum limits permitted by the Tax Act; (b) ensuring that any transfers to your Plan are permitted by the Tax Act; and (c) ensuring that the investments held in your Plan are qualified investments for your Plan under the Tax Act. If your Plan becomes liable for tax, interest or penalties under the Tax Act (other than those imposed on the trustee under the Tax Act) or similar provincial legislation, we may realize sufficient investments of your Plan, selected in our sole discretion, to pay the liability and we will not be liable for any resulting loss.

5. Delegation to Manager by Trustee: You expressly authorize us to delegate to the Manager the performance of certain of our administrative and custodial duties and obligations under your Plan as the Manager is prepared to accept and acknowledges that, to the extent we delegate any of such duties or obligations, we shall thereby be absolutely released and discharged from performing such duties and obligations. Such duties and obligations which may be delegated include but are not limited to the following: (a) receiving and processing contributions under your Plan from you and/or your spouse, as the case may be; (b) receiving and forwarding your investment instructions to us; and (c) receiving and forwarding your instructions relating to payments out of your Plan to us pursuant to the provisions provided herein.

6. Withdrawals and Refunds: Following the receipt of your written instructions in a form acceptable to us, we will make a payment from your Plan in the amount specified by you in such instructions where such amount is required to be paid to the taxpayer to reduce the taxes otherwise payable by the taxpayer under Part X.1 of the Tax Act. We may realize investments of your Plan selected by us in our sole discretion for the purposes of making the payment and will not be liable for any resulting loss. Payments will be made net of all proper charges including tax required to be withheld.

7. Transfers from your Plan: Following the receipt of your written instructions in a form acceptable to us, we will transfer all or part of the assets of your Plan (net of all proper charges) to the issuer of an RRSP or a registered retirement income fund ("RRIF") or to a registered pension plan, as instructed by you in the notice. Upon request, we will provide the issuer of the recipient plan with all relevant information in our possession. We will sell or transfer specific investments of your Plan to effect the transfer if instructed by you in writing. In the absence of satisfactory written instructions, we may sell or transfer any investments of your Plan selected by us in our sole discretion to effect the transfer and will not be liable for any resulting loss. The transfer of assets will be made subject to any restrictions under the Tax Act or the terms and conditions of the investments in your Plan.

8. Maturity: On or before December 31 of the year in which you reach age 71 (or another age specified by the Tax Act), the assets of your Plan must be transferred to an RRIF or liquidated and the proceeds (net of any applicable costs and charges) used to acquire an annuity that conforms with the Tax Act. If you do not provide us with satisfactory written instructions by November 30 of that year, you will be deemed to have instructed us to transfer the assets of your Plan on or before December 31 of that year to a RIF established by the Manager or another RIF selected by us in our sole discretion. We will act as your attorney to execute documents and make elections necessary to establish such RRIF.

9. Annuity: An annuity purchased with the assets of your Plan must conform to the requirements under the Tax Act which, among other things, requires the annuity to provide equal annual or more frequent periodic payments to you, or to you until your death and then to your spouse, until there is a payment in full or partial commutation of the annuity and where the commutation is partial, equal annual or more frequent periodic payments afterwards except for adjustments permitted by the Tax Act. Payments may not exceed a term of years equal to 90 minus either your age (in whole years) or, if your spouse is younger than you, your spouse's age (in whole years) at the time the annuity is purchased. Payments to your spouse in any year after your death may not be greater than payments made in a year before your death. If the annuity becomes payable to a person other than you or your spouse, the value of payments must be commuted.

10. Beneficiary Designation: If you are domiciled in a jurisdiction which by law permits you to validly designate a beneficiary other than by Will, you may designate a beneficiary to receive the proceeds of your Plan in the event of your death before the maturity of your Plan. You may make, change or revoke your designation by written notice signed by you in a form acceptable to us. Any designation, amended designation or revoked designation will be valid on the day following its receipt by us. If we receive more than one beneficiary designation from you, the latest designation shall revoke all previous designations.

11. Death: Upon receipt of satisfactory evidence of your death and any other documents as we may require, we will hold the assets of your Plan for payment in a lump sum to your designated beneficiary if that person was living at the date of your death. If you have not designated a beneficiary or if the designated beneficiary predeceases you, the assets of your Plan will be paid to your legal representatives. The lump sum payment will be paid subject to the deduction of all proper charges after we receive the releases and other documents that we require in our sole discretion.

12. Prohibition: Neither the assets of your Plan nor retirement income under your Plan may be pledged, assigned or otherwise encumbered. We will not make any payments from your Plan except those specifically permitted under the provisions of this Declaration or the Tax Act.

13. Date of Birth and Social Insurance Number: The statement of your birth date and social insurance number in your Application is deemed to be a certification of its truth and your undertaking to provide proof, satisfactory to us in our sole discretion, if we request.

14. Accounting and Reporting: We will maintain an account of your Plan containing such information with respect to the Plan as required for purposes of the Tax Act. We will send you at least annually a statement of your account. Before April of each year, we will provide any applicable tax reporting required to be filed with your or your spouse's personal income tax return relating to contributions to or withdrawals from your Plan for the previous year.

15. Notice: Any notice required or permitted to be given to you by us will be sufficiently given if mailed, postage prepaid, to you at your address as indicated on your Application or any subsequent address that you have provided to us in writing for that purpose. Notice will be deemed to have been received by you on the day of mailing. Any notice required or permitted to be given to us by you will be sufficiently given if mailed, postage prepaid, to us at our head office in Vancouver. Notice will be deemed to have been given on the actual date received by us.

16. Fees and Expenses: We may charge you or your Plan fees for our services under this Declaration. We are entitled to reimbursement from your Plan for all disbursements and expenses (including taxes, interest and penalties, other than those imposed on the trustee under the Tax Act) reasonably incurred by us in connection with your Plan. If these fees apply to you, we will give you notice of our fees and at least 30 days' notice of any increase, from time to time, in our fees. We are entitled to deduct our unpaid fees, disbursements and expenses from the assets of your Plan and for this purpose you authorize us to realize sufficient assets of your Plan selected in our sole discretion. We will not be responsible for any resulting loss.

17. Delegation of Duties: In addition to paragraph 5 herein, we may appoint agents and may delegate to our agents the performance of clerical, administrative and other duties under this Declaration. We may employ or engage accountants, brokers, lawyers or others and may rely on their advice and services. We will not be liable for the acts or omissions of any of our advisors or agents. We may pay to any advisor or agent all or part of the fees received by us under the provisions of this Declaration.

18. Our Responsibility: We acknowledge that we are ultimately responsible for the administration of your Plan. We, our officers, employees and agents are indemnified by you and your Plan from and against all expenses (including reasonable counsel fees and expenses, but excluding those taxes and penalties imposed on the trustee under of the Tax Act) liabilities, claims and demands that may arise from holding the assets of your Plan; dealing with the assets of your Plan in accordance with investment instructions which we, our officers, employees or agents believe in good faith to be given by you or your properly authorized agent; delivering or releasing assets of your Plan in accordance with this Declaration; and performing our obligations hereunder; except to the extent that such expenses, liabilities, claims and demands are caused by our gross negligence, wilful misconduct, fraud or bad faith. Notwithstanding any other provision of this Declaration, we will not be liable for any loss or penalty suffered as a result of any act done by us in reasonable reliance of your authority or the authority of your properly authorized agent or legal representatives. This indemnification shall survive the termination of this Declaration of trust and your Plan.

19. Successor Trustee: We may resign and be discharged from all duties and liabilities under this Declaration by giving you at least 30 days' written notice. The Manager is nominated to appoint a successor trustee. Upon acceptance of the office of trustee of your Plan, the successor trustee will be trustee of your Plan as if it had been the original declarant of your Plan. Notwithstanding any other provision herein, any corporation which may result from our merger or amalgamation with one or more other corporations or any trust company that succeeds to or acquires all or substantially all of our trust business shall thereupon become the successor trustee for all purposes hereunder without any further act or formality provided that your Plan remains registered in accordance with paragraph 1 hereof.

20. Discharge of Trustee: Upon the final payment or transfer out of all the assets in your Plan in accordance with the terms hereof, we shall be fully and finally discharged of all obligations hereunder, and the trusts created hereby shall cease and be of no further force or effect.

21. Amendments: From time to time, we may amend this Declaration with the approval of Canada Revenue Agency provided that the amendment does not disqualify your Plan as an RRSP under the Tax Act. Any amendment to ensure that your Plan continues to comply with the Tax Act will be effective without notice. Any other amendment will be effective not less than 30 days' after written notice has been provided to you.

22. Entire Agreement: The Application, this Declaration of Trust and, if applicable, the Addendum shall constitute the entire agreement between you and us with respect to the Plan.

23. Language: You have requested that your Application, this Declaration and all ancillary documents be provided to you in English. Vous avez exigé que votre demande, la présente déclaration et tous les documents accessoires vous soient fournis en anglais.

24. Privacy and Complaints: We will collect, use and disclose personal information to establish and service your Plan, as required or permitted by law and as disclosed in our Privacy Policy. We may, from time to time, disclose or transfer personal information given to us by you to the agents and/or the employer named in your Application. By applying for your Plan, you are consenting to these collections, uses and disclosures. Our Privacy Policy is available on request from any of our offices.

If you have a concern or complaint, please contact our Client Service Team at (604) 685-2081 or toll free at 1-800-663-1124. You may also contact our Privacy Officer by telephone at (780) 423-8888 or email concerns@cwbank.com.

25. Governing Laws: This Declaration will be governed, construed and enforced in accordance with the laws of Ontario (or, if applicable, Quebec) and Canada except that the word "spouse" as used in this Declaration and your Application will have the same meaning as for the purposes of the Tax Act and shall include commonlaw partner as defined in the Tax Act.

Version: August 2015

CANOE FINANCIAL GENERAL RETIREMENT INCOME FUND

DECLARATION OF TRUST

We, Canadian Western Trust Company, are a trust company incorporated under the laws of Canada, with our head office located at Toronto, Ontario. You are the Annuitant in accordance with the Income Tax Act (Canada) named in the Application (your "Application") on the other side of this Declaration. We agree to act as trustee of your Canoe Financial General Retirement Income Fund (your "Fund") on the following terms and conditions.

1. Registration and Compliance: We will apply for registration of your Fund under the Income Tax Act (Canada) (the "Tax Act") as a registered retirement income fund ("RRIF"). It is intended that, at all times, your Fund will comply with all relevant provisions of the Tax Act and, if applicable, the Taxation Act (Quebec) with respect to an RRIF. You will be bound by the terms and conditions imposed on your Fund by all applicable legislation.

2. Transfers to your Fund: We will accept transfers of cash to your Fund from: (a) your registered retirement savings plan ("RRSP") or RRIF; (b) you, if the amount transferred is not greater than the amount described in subparagraph 60(l)(v) of the Tax Act or any successor provision thereto; (c) your spouse's or former spouse's RRSP or RRIF in circumstances described in subparagraph 146.3(2)(f)(iv) of the Tax Act or any successor provision thereto; or (d) any other source permitted by the Tax Act from time to time. In addition to cash, in our sole discretion we may accept securities and other investments acceptable to us if accompanied by properly executed transfer documents. We will accept transfers only if they are accompanied by a direction or authorization in a form acceptable to us and any other documentation that we may require in our sole discretion. We will hold amounts transferred to your Fund, investments made with those amounts and any income or capital gains realized in respect of those investments in trust in accordance with the provisions of this Declaration.

3. Investments: Transfers to your Fund will be invested and reinvested from time to time according to your investment instructions in securities of the investment funds of the fund manager (the "Manager") listed on the Application or such other investments as we may permit from time to time. However, your Fund may not hold a mortgage. We will not be limited to investments authorized by law governing the investment of property held in trust. Before we will act on your investment instructions, the instructions must be in a form acceptable to us and be accompanied by related documentation as we may require in our sole discretion. We may accept and act on any investment instructions which we believe in good faith to be given by you. Cash distributions received and capital gains realized on investments held in your Fund will be invested in additional investments of the same type from which the distribution or gain was made unless you instruct otherwise. We may retain any cash balances in your Fund and may, but need not, hold the same in our deposit department or in the deposit department of one of our Affiliates; but we and our Affiliates shall not be liable to account for any profit to any person other than at a rate, if any, established from time to time by us or Canadian Western Bank.

We shall have no responsibility or obligation with respect to the performance of any investment or re-investment of the property held in your Fund. Our obligations relating to the investment of the property held in your Fund shall be to: (i) register the investments of your Fund in our own name, in the name of our nominee, in bearer form or in such other name as we may determine; (ii) exercise all powers or rights of an owner with respect to all securities held by us for your Fund, including the right to vote or 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; and (iii) exercise, or caused to be exercised, the care diligence and skill of a reasonably prudent person to minimize the possibility that your Fund holds a non-qualified investment.

4. Your Responsibility: You are responsible for: (a) ensuring that any transfers to your Fund are permitted by the Tax Act; and (b) ensuring that the investments held in your Fund are qualified investments for your Fund under the Tax Act. If your Fund becomes liable for tax, interest or penalties under the Tax Act (other than those imposed on the trustee under the Tax Act) or similar provincial legislation, we may realize sufficient investments of your Fund, selected in our sole discretion, to pay the liability and we will not be liable for any resulting loss.

5. Delegation to Manager by Trustee: You expressly authorize us to delegate to the Manager the performance of certain of our administrative and custodial duties and obligations under your Fund as the Manager is prepared to accept and acknowledges that, to the extent we delegate any of such duties or obligations, we shall thereby be absolutely released and discharged from performing such duties and obligations. Such duties and obligations which may be delegated include but are not limited to the following: (a) receiving and forwarding your investment instructions to us; and (b) receiving and forwarding your instructions relating to payments out of your Fund to us pursuant to the provisions provided herein.

6. Retirement Income: The assets of your Fund will be used to provide you with an income that will begin on or before December 31 of the second calendar year of your Fund. In each calendar year, the total amount of payments to you from your Fund may not be less than the minimum amount (the "Minimum Amount") required to be paid under the Tax Act. The amount of any payment from your Fund may not exceed the value of the property of your Fund immediately before the time of the payment. You may specify in writing in a form satisfactory to us, the amount and frequency of the payments to be made during any year. The amount of payments may vary from year to year. You may change the amount and frequency of the payments or request additional payments by instructing us in writing in a form satisfactory to us. If you do not specify the amount and frequency of payments to be made in a year or the amount that you specify is less than the Minimum Amount for a year, we will make a payment or payments as we deem necessary, in our sole discretion, to ensure that the Minimum Amount for that year is paid to you. You may send us instructions to redeem or sell certain assets in your Fund to make payments under your Fund and in the absence of satisfactory instructions, we will sell investments of your Fund on a pro-rata basis for the purpose of making payments to you and will not be liable for any resulting loss. Payments from your Fund will be paid to you net of all proper charges including tax required to be withheld. We may impose any other reasonable requirements and conditions in connection with these matters. A payment to you will be deemed to have been made when: (a) a cheque payable to you is mailed in a postage pre-paid envelope addressed to you at the address indicated on your Application or subsequently provided by you to us in writing; or (b) an amount is electronically transferred to the credit of a bank account designated by you.

7. Calculation of the Minimum Amount: The Minimum Amount will be zero in the first calendar year of your Fund and for each subsequent year will be calculated according to the provisions of the Tax Act. You may elect to base the Minimum Amount on your age or your spouse's age. This election is binding and cannot be changed, revoked or amended under any circumstances.

8. Transfers from your Fund: Following the receipt of your written instructions in a form acceptable to us, we will transfer all or part of the assets of your Fund (net of all proper charges and any amount which we are required by the Tax Act to retain to ensure the payment of the Minimum Amount) to the issuer of an RRSP, RRIF or life annuity that conforms with the paragraph 146.3(2)(e.1) or (e.2) of the Tax Act, as instructed by you in the notice. We may not transfer the assets of your Fund to an RRSP after December 31 of the year you reach age 71 (or another age specified by the Tax Act). Upon request, we will provide the issuer of the recipient Fund with all relevant information in our possession. We will sell or transfer specific investments of your Fund to effect the transfer if instructed by you in writing. In the absence of satisfactory written instructions, we may sell or transfer any investments of your Fund selected by us in our sole discretion to effect the transfer and will not be liable for any resulting loss. The transfer of assets will be made subject to any restrictions under the Tax Act or the terms and conditions of the investments in your Fund.

9. Beneficiary Designation: If you are domiciled in a jurisdiction which by law permits you to validly designate a beneficiary other than by Will, you may designate (a) your spouse as successor annuitant of your Fund; or (b) a beneficiary to receive the proceeds of your Fund in the event of your death. You may make, change or revoke your designation by written notice signed by you in a form acceptable to us. Any designation, amended designation or revoked designation will be valid on the day following its receipt by us. If we receive more than one designation from you, the latest designation shall revoke all previous designations. You may make, change or revoke your designation by written notice signed by you in a form acceptable to us. If we receive more than one designation from you, the latest designation shall revoke all previous designations.

10. Death: Upon receipt of satisfactory evidence of your death and any other documents as we may require, we will continue payments to your spouse provided he or she is the successor annuitant of your Fund. If your spouse becomes the successor annuitant of your Fund, he or she will be deemed to be the annuitant of your Fund with the same rights as if he or she had been the original annuitant. If your spouse is not the successor annuitant, we will hold the assets of your Fund for payment in a lump sum to your designated beneficiary if that person was living at the date of your death. If you have not designated a beneficiary or if the designated beneficiary predeceases you, the assets of your Fund will be paid to your legal representatives. The lump sum payment will be paid subject to the deduction of all proper charges, after we receive the releases and other documents that we require in our sole discretion.

11. Prohibition: Neither the assets of your Fund nor retirement income under your Fund may be pledged, assigned or otherwise encumbered in whole or in part. We will not make any payments from your Fund except those specifically permitted under the provisions of this Declaration or the Tax Act.

12. Date of Birth and Social Insurance Number: The statement of your and, if applicable, your spouse's birth date and social insurance number in your Application is deemed to be a certification of its truth and your undertaking to provide, if we request, proof satisfactory to us in our sole discretion, together with any other factual information which we may require for the provision of a retirement income.

13. Accounting and Reporting: We will maintain an account of your Fund containing such information with respect to the Fund as required for purposes of the Tax Act. We will send you at least annually a statement of your account. Before April of each year, we will provide any applicable tax reporting required to be filed with your personal income tax return for the previous year.

14. Notice: Any notice required or permitted to be given to you by us will be sufficiently given if mailed, postage prepaid, to you at your address as indicated on your Application or any subsequent address that you have provided to us in writing for that purpose. Notice will be deemed to have been received by you on the day of mailing. Any notice required or permitted to be given to us by you will be sufficiently given if mailed, postage prepaid, to us at our head office in Vancouver. Notice will be deemed to have been given on the actual date received by us.

15. Fees and Expenses: We may charge you or your Fund fees for our services under this Declaration. We are entitled to reimbursement from your Fund for all disbursements and expenses (including taxes, interest and penalties, other than those imposed on the trustee under the Tax Act) reasonably incurred by us in connection with your Fund. If these fees apply to you, we will give you notice of our fees and at least 30 days' notice of any changes, from time to time, in our fees. We are entitled to deduct our unpaid fees, disbursements and expenses from the assets of your Fund and for this purpose you authorize us to realize sufficient assets of your Fund selected in our sole discretion. We will not be responsible for any resulting loss.

16. Delegation of Duties: In addition to paragraph 5 herein, we may appoint agents and may delegate to our agents the performance of clerical, administrative and other duties under this Declaration. We may employ or engage accountants, brokers, lawyers or others and may rely on their advice and services. We will not be liable for the acts or omissions of any of our advisors or agents. We may pay to any advisor or agent all or part of the fees received by us under the provisions of this Declaration.

17. Our Responsibility: We acknowledge that we are ultimately responsible for the administration of your Fund. We, our officers, employees and agents are indemnified by you and your Fund from and against all expenses (including reasonable counsel fees and expenses, but excluding those taxes and penalties imposed on the trustee under the Tax Act) liabilities, claims and demands that may arise from holding the assets of your Fund; dealing with the assets of your Fund in accordance with investment instructions which we, our officers, employees or agents believe in good faith to be given by you or your properly authorized agent; delivering or releasing assets of your Fund in accordance with this Declaration; and performing our obligations hereunder; except to the extent that such expenses, liabilities, claims and demands are caused by our gross negligence, wilful misconduct, fraud or bad faith. Notwithstanding

any other provision of this Declaration, we will not be liable for any loss or penalty suffered as a result of any act done by us in reasonable reliance on your authority or the authority of your properly authorized agent or legal representatives. This indemnification shall survive the termination of this Declaration of trust and your Fund.

18. Successor Trustee: We may resign and be discharged from all duties and liabilities under this Declaration by giving you at least 30 days' written notice. The Manager is nominated to appoint a successor trustee. Upon acceptance of the office of trustee of your Fund, the successor trustee will be trustee of your Fund as if it had been the original declarant of your Fund. Notwithstanding any other provision herein, any corporation which may result from our merger or amalgamation with one or more other corporations or any trust company that succeeds to or acquires all or substantially all of our trust business shall thereupon become the successor trustee for all purposes hereunder without any further act or formality provided that your Fund remains registered in accordance with paragraph 1 hereof.

19. Discharge of Trustee: Upon the final payment or transfer of all the assets out of your Fund in accordance with the terms hereof, we shall be fully and finally discharged of all our obligations hereunder, and the trusts created hereby shall cease and be of no further force or effect.

20. Amendments: From time to time, we may amend this Declaration with the approval of Canada Revenue Agency provided that the amendment does not disqualify your Fund as an RRIF under the Tax Act. Any amendment to ensure that your Fund continues to comply with the Tax Act will be effective without notice. Any other amendment will be effective not less than 30 days' after written notice has been provided to you.

21. Entire Agreement: The Application, this Declaration of Trust and, if applicable, the Addendum shall constitute the entire agreement between you and us with respect to the Fund.

22. Language: You have requested that your Application, this Declaration and all ancillary documents be provided to you in English. Vous avez exigé que votre demande, la présente déclaration et tous les documents accessoires vous soient fournis en anglais.

23. Privacy and Complaints: We will collect, use and disclose personal information to establish and service your Fund, as required or permitted by law and as disclosed in our Privacy Policy. We may, from time to time, disclose or transfer personal information given to us by you to the agents. By applying for your Fund, you are consenting to these collections, uses and disclosures. Our Privacy Policy is available on request from any of our offices.

If you have a concern or complaint, please contact our Client Service Team at (604) 685-2081 or toll free at 1-800-663-1124. You may also contact our Privacy Officer by telephone at (780) 423-8888 or email concerns@cwbank.com.

24. Governing Laws: This Declaration will be governed, construed and enforced in accordance with the laws of Ontario (or, if applicable, Quebec) and Canada except that the word "spouse" as used in this Declaration and your Application will have the same meaning as for the purposes of the Tax Act and shall include commonlaw partner as defined in the Tax Act.

Version: August 2015

PRIVACY PROTECTION NOTICE

Canoe Financial LP and its affiliates (collectively "Canoe") have always been committed to protecting the privacy of all client personal information that we collect and maintain in the course of carrying on our business. We are pleased to provide you with our Privacy Protection Notice which describes how we collect, hold, use and, when needed, disclose your personal information when we do business with you and your financial advisor. This notice adheres to the Personal Information Protection and Electronic Documents Act (Canada) and similar provincial privacy legislation. Please read this notice and contact us through one of the means listed at the end of the document if you have any questions.

1. Client Record and Personal Information: The personal information collected about you for the purposes identified in this Privacy Protection Notice is held in a record called the "client record". The personal information in your client record may include your name, address and telephone number, social insurance number, birth date, account holdings, and the name, address and social insurance number of your spouse and beneficiary. Depending on the investment or service you request, additional personal information may be held in your client record. For example, if you have established a pre-authorized payment plan, your financial institution account number is also held in your client record.

2. Providing Your Information to Canoe: When you or your financial advisor complete an application form or otherwise open an account with Canoe, you are providing personal information to Canoe, including, where applicable, personal information concerning your spouse and beneficiary, in order to:

- (a) make an investment;
 - (b) provide instructions to Canoe about an investment you have already made; or
 - (c) receive information related to an investment you have made.
- Canoe collects this personal information, holds it in your client record, uses it, and, when needed, discloses it for the purposes identified in this Privacy Protection Notice.

3. Collecting, Holding, Using, and Disclosing Personal Information in Your Client Record: Canoe may collect, hold, and use the personal information in your client record as well as collect personal information from and disclose personal information to the third parties identified below for the following purposes:

- (a) identifying you and ensuring the accuracy of information contained in your client record;
- (b) establishing and administering your account, determining, maintaining, recording, and storing account holdings and transaction information in your client record;
- (c) executing transactions with or through Canoe including transferring funds by electronic or other means;
- (d) providing you and your financial advisor/dealer with investment account statements, transaction confirmations, tax receipts, financial statements for the investments that you have made, proxy mailings, and other information which you or your financial advisor/dealer may request as needed to service your account;
- (e) requesting your views on Canoe in order to improve our service to you;
- (f) informing you of Canoe products and services;
- (g) furthering our own business interests including collecting a debt owed to Canoe;
- (h) meeting legal and regulatory requirements; and
- (i) verifying information previously given by you with any other organization when necessary for the purposes provided in this Privacy Protection Notice.

4. Third Parties:

- (a) Canoe may collect your personal information for the purposes identified in this Privacy Protection Notice from third parties such as your financial advisor/dealer, other financial institutions and mutual fund companies, and from third parties who represent that they have the right to disclose the information.
- (b) Canoe may transfer your personal information for the purposes identified in this Privacy Protection Notice to our service providers, such as account statement preparation and mailing companies, courier companies, imaging companies, and document storage companies. When Canoe transfers personal information to our service providers, we ensure by contractual means that the transferred personal information is used only for the purposes for which the service provider is retained.

- (c) Canoe may disclose your personal information to third parties where required by law, such as disclosure for tax purposes to the Canada Revenue Agency.

- (d) Canoe may disclose your personal information for the purposes identified in this Privacy Protection Notice to third parties such as your financial advisor/dealer and other financial institutions and mutual fund companies. If you wish to withdraw consent to the continuation of this type of information sharing or discuss the implications of such withdrawal, please contact us through one of the means listed at the end of this notice. Your decision to withdraw consent may prevent Canoe from providing products and services to you because the disclosure to third parties is a necessary part of making the product or service available to you.

5. Using Your Social Insurance Number: Canoe is required by law to use your social insurance number when submitting tax reports to the Canada Revenue Agency and may provide it to third parties engaged to provide income tax reports. Canoe also uses your social insurance number as a unique identifier, to avoid duplication (so that, for example, you do not receive duplicate mailings or get charged the same fee twice) and to ensure that we are aware of all of your holdings (for example, for purposes of determining whether your total holdings exceed a required threshold).

6. Employees and Agents Who Have Access to Your Client Record: Canoe employees and agents may have access to your client record provided they have a specific need to know in connection with the purposes identified in this Privacy Protection Notice. Access is permitted only to the extent necessary for such purposes.

7. Location of Your Client Record: Your client record is kept in electronic, microfilm or paper format at Canoe offices in Toronto. Paper records forming part of your client record may also be kept in offsite storage in Toronto. Your client record may be transferred to other locations for disaster recovery purposes.

8. Right to Access and Rectify Personal Information: Under the Personal Information Protection and Electronic Documents Act (Canada) and similar provincial privacy legislation, you are entitled to access, through a written request, the personal information contained in your client record. You may verify this personal information and request that any inaccurate information be corrected. Please contact us through one of the means listed at the end of this notice. If your concerns have not been resolved to your satisfaction, you can contact:

The Privacy Compliance Officer
Canoe Financial Corporation
Suite 3900, 350 - 7 Ave SW
Calgary, Alberta T2P 3N9
E-mail to: info@Canoefinancial.com

9. Changes to Your Personal Information: Please inform Canoe promptly of any change in the personal information that you have provided by contacting us through one of the means listed at the end of this notice. Canoe appreciates your business and promises to handle your questions or input regarding personal information in a prompt and courteous manner.
Canoe Financial Client Services: 1.800.250.3303

PRE-AUTHORIZED DEBIT (PAD) TERMS AND CONDITIONS

- (a)** By signing this application, you (the bank account holder(s)) hereby waive any pre-notification requirements as specified by sections 15(a) and (b) of the Canadian Payments Association Rule H1 with respect to pre-authorized debits.
- (b)** You authorize Canoe Financial LP (Canoe) to debit the bank account provided for the amount(s) and in the frequencies instructed.
- (c)** If this is for your own personal investment, your debit will be considered a Personal Pre-authorized Debit (PAD) by Canadian Payments Association definition. If this is for business purposes, it will be considered a Business PAD. Monies transferred between CPA members will be considered a Funds Transfer PAD.
- (d)** You have certain recourse rights if a debit does not comply with this agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this pre-authorized debit agreement. To obtain more information on your recourse rights, you may contact your financial institution or visit www.cdnpay.ca.
- (e)** You confirm that all persons whose signatures are required to authorize transactions in the bank account provided have signed this agreement.
- (f)** You may change these instructions or cancel this plan at any time, provided that Canoe receives at least 10 business days notice by phone or by mail. To obtain a copy of a cancellation form or for more information regarding your right to cancel a pre-authorized debit agreement, please consult with your financial institution or visit the Canadian Payments Association website at www.cdnpay.ca. You agree to release the financial institution of all liability if the revocation is not respected, except in the case of gross negligence by the financial institution.
- (g)** Canoe is authorized to accept changes to this agreement from my registered dealer or my financial advisor in accordance with the policies of Canoe, in accordance with the disclosure and authorization requirements of the CPA.
- (h)** You agree that the information in this application will be shared with the financial institution, insofar as the disclosure of this information is directly related to and necessary for the proper application of the rules applicable for pre-authorized debits.
- (i)** You acknowledge and agree that you are fully liable for any charges incurred if the debits cannot be made due to insufficient funds or any other reason for which you may be held accountable.
- (j)** You have requested this application form and all other documents relating hereto to be in English. *J'ai exigé que ce formulaire et tous les documents y afférant soient rédigés en anglais.*

TAX SELF-CERTIFICATION FORM FOR NON-REGISTERED ACCOUNTS HELD BY INDIVIDUAL(S)

You should consult your tax advisor should you need assistance with the completion of any of these forms.

Canadian financial institutions are required under Part XVIII and Part XIX of the Income Tax Act to collect the information you provide on this form to determine if they have to report your financial account to the Canada Revenue Agency (CRA). The CRA may share this information with the government of a foreign jurisdiction that you are resident of for tax purposes. In the case of the United States, the CRA may also share the information with that country's government if you are a U.S. citizen. You can ask your financial institution if it reported your financial account to the CRA and what information it gave.

Each account holder of a joint account has to fill out a declaration of tax residence form. As a result, please complete the following tax self-certification and notify us within 30 days if there is a change to your tax status as detailed below.

DETERMINATION OF STATUS - INDIVIDUALS

The following question should be answered only by individual applicants (including sole proprietors) of non-registered accounts.

For joint accounts (i.e. accounts owned by more than one individual or owned by an individual and an entity), each individual joint accountholder should complete this certification. An additional certification has been provided below for use by the individual joint accountholder. The Entity accountholder should complete the Canadian Revenue Agency Form: Declaration of Tax Residence for Entities Part XVIII and Part XIX of the Income Tax Act which can be found at <http://www.cra-arc.gc.ca/E/pgb/ta/rc519/README.html>. Furthermore, Entities that are considered a tax resident of the United States should complete the applicable IRS Form W-9, W-8BEN-E, W-8IMY, W-8EXP or W-8ECI.

Declaration of tax residence

Tick (✓) all of the options that apply to you.

I am a tax resident of Canada. If you ticked this box, give your social insurance number. Social insurance number

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I am a tax resident or a citizen of the United States.
 U.S. citizens may include but are not limited to individuals who:
 a) Were born in the U.S. and have not relinquished their U.S. citizenship;
 b) Are a naturalized U.S. citizen; or
 c) Hold a valid U.S. passport

You may be a U.S. resident for U.S. tax purposes despite being a citizen or resident of another country. For example, if you hold a green card and/or if you are considered to be substantially present in the U.S. during a year, you may be considered a U.S. resident. You should consult your tax advisor if you are unsure of your status.

If you ticked this box, give your taxpayer identification number (TIN) from the United States. TIN from the United States

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If you do not have a TIN from the United States, have you applied for one? Yes No

I am a tax resident of a jurisdiction other than Canada or the United States.
 If you ticked this box, give your jurisdictions of tax residence and taxpayer identification numbers. If you do not have a TIN for a specific jurisdiction, give the reason using one of these choices:

- Reason 1: I will apply or have applied for a TIN but have not yet received it.
- Reason 2: My jurisdiction of tax residence does not issue TINs to its residents.
- Reason 3: Other reason (please specify).

Jurisdiction of tax residence	Taxpayer identification number	If you do not have a TIN, choose reason 1, 2, or 3.

Certification

I declare that the information provided on this form is, to the best of my knowledge and belief, correct and complete. I understand that Canoe Financial LP and its dealers will rely on this form as part of their client due diligence and documentation process in satisfaction of the applicable requirements under and Part XVIII and Part XIX of the Income Tax Act. Should my status as indicated above change, I agree to notify Canoe Financial LP and the dealer from which I purchased this investment promptly and provide an updated form within 30 days if any certification made on this form becomes incorrect.

Signature

Date

Print Name

To be completed by an individual joint account holder (if applicable)

Tick (✓) all of the options that apply to you.

I am a tax resident of Canada. If you ticked this box, give your social insurance number. Social insurance number

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I am a tax resident or a citizen of the United States.
 U.S. citizens may include but are not limited to individuals who:
 a) Were born in the U.S. and have not relinquished their U.S. citizenship;
 b) Are a naturalized U.S. citizen; or
 c) Hold a valid U.S. passport

You may be a U.S. resident for U.S. tax purposes despite being a citizen or resident of another country. For example, if you hold a green card and/or if you are considered to be substantially present in the U.S. during a year, you may be considered a U.S. resident. You should consult your tax advisor if you are unsure of your status.

If you ticked this box, give your taxpayer identification number (TIN) from the United States. TIN from the United States

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If you do not have a TIN from the United States, have you applied for one? Yes No

I am a tax resident of a jurisdiction other than Canada or the United States.
 If you ticked this box, give your jurisdictions of tax residence and taxpayer identification numbers. If you do not have a TIN for a specific jurisdiction, give the reason using one of these choices:

- Reason 1: I will apply or have applied for a TIN but have not yet received it.
- Reason 2: My jurisdiction of tax residence does not issue TINs to its residents.
- Reason 3: Other reason (please specify).

Jurisdiction of tax residence	Taxpayer identification number	If you do not have a TIN, choose reason 1, 2, or 3.

Certification

I declare that the information provided on this form is, to the best of my knowledge and belief, correct and complete. I understand that Canoe Financial LP and its dealers will rely on this form as part of their client due diligence and documentation process in satisfaction of the applicable requirements under and Part XVIII and Part XIX of the Income Tax Act. Should my status as indicated above change, I agree to notify Canoe Financial LP and the dealer from which I purchased this investment promptly and provide an updated form within 30 days if any certification made on this form becomes incorrect.

 Joint Accountholder Signature (Individual only)

 Date

 Joint Accountholder Name (Individual only)

For further information please visit the CRA website at <http://www.cra-arc.gc.ca/tx/nnrstdnts/nhncdrprtng/menu-eng.html>. For more information on tax residency, talk to your tax advisor or go to <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>. With respect to any questions on your classification under Part XVII and Part XIX of the Income Tax Act, or how to complete this form, please consult with your legal or tax advisor for additional assistance.

For Dealer Use Only - Classification of Individual Accountholder

Please select the most appropriate tax classification under Part XVIII of the Income Tax Act for the individual accountholder:

- The Individual(s) is/are a tax resident of Canada
- The Individual(s) is/are a tax resident of the United States
- The Individual(s) is/are a tax resident of a jurisdiction other than Canada or the United States

I confirm to the best of my knowledge, based on discussions with the client, information obtained during account opening procedures, and other client documentation and due diligence procedures undertaken to comply with the Canada IGA and Part XVIII and Part XIX of the Income Tax Act, that the above certification appears reasonable and accurate. Should I know or have reason to know that the status as selected above is incorrect, I agree to notify Canoe Financial LP immediately and to provide an updated certification of the individual's tax classification within 30 days of becoming aware of such information.

Dealer Name and dealer number

Date

Representative's Signature

Representative's Name