

	Application Form			
Tax Free	<b>Savings Account (TFSA)</b>			

Account number :			
	(TFSA 05741392)		

Type of request							
		Account update	☐ Change of successor ho		older / beneficiary		
Currency of the acco	ount						
☐ Canadian Dollars (\$	5)	☐ US Dollars (\$)					
Holder's Information							
☐ Mr.			Mandatory				
☐ Mrs Last name		First name & initials		Social Insura			
				(mm / dd / yyyy)			
Home Address	Home Address Apt.			Birth Date			
City	Province	Postal Code	Home Phone Numb	per Bu	siness Phone Number		
I hereby revoke any previous designate the person response or common-law	designation of Beneficiar  designations of beneficiary made by named below, who is my spouse or cor w partner, or named below, if then living, as beneficiar	me for this Arrangement (as that tern	uccessor holder of the Arranger	• '	e is then living and remains my		
Name of successor holder	· · ·	ially to receive the proceeds of the P		Successor holder / beneficiar	y's Social Insurance Number		
	,,			Custos in State / Series state / Custos in State			
CAUTION : In some-prov	ely responsible for ensuring that the al vinces, your designation of benefici r beneficiary, you will have to do so	ary by means of a designation for			ture marriage or divorce. If		
hereby apply for a BBS SECUR Declaration of Trust attached her  1. I have read, understood at 2. I declare that the informati 3. I request that the Trustee f 4. I am solely responsible for and I am aware of the con 5. The Trustee may delegate 6. The Trustee and the Agen 7. In the event of my death, the	Company of Canada (the "Trus ITIES INC. SELF-DIRECTED TAX FR eto. By signing below, I have agreed the dagree to the terms of the Declaration given in this Application is true, confile an election with the Minister of Natidetermining my contribution limits, my sequences of acquiring and holding in certain of its duties relating to the Arrathave no obligation to give me investme Successor Holder as designated ab have designated, if permitted by law, or the successor Holder as designated by law, or the successor holder as des	REE SAVINGS ACCOUNT (the "Arra that: on of Trust. rect and complete. ional Revenue to register the Arrang y investment decisions and whether vestments which are prohibited and angement to BBS Securities Inc. as in nent advice in connection with the pu pove shall become the holder of the	pement as a TFSA under section an investment is permitted or p /or non-qualified. ts Agent. urchase, retention or sale of any Arrangement, if applicable. Oth	n 146.2 of the Income Tax Act (C rohibited under the tax laws, y investment. erwise, the proceeds of the Arra	Canada).		
HOLDER'S SIGNATU	JRE						
Dated at	province of	this_	day of				
	Holder's Signature	<u></u>					
Associated at 1 1 1 1 1 1	Computeration True 12	of.	CIU				
Accepted on behalf of Canada by its Agent, I	Computershare Trust Company BBS Securities Inc.	OT	Authorized Signa	ture of Agent	Date		

## BBS SECURITIES INC. SELF-DIRECTED TAX-FREE SAVINGS ACCOUNT DECLARATION OF TRUST

We, Computershare Trust Company of Canada, a trust company existing under the laws of Canada, hereby declare that we will act as trustee for you, the holder named in the application to which this declaration is attached, for the BBS securities Inc.

Self-Directed Tax Free Savings Account (the "Arrangement") upon the following terms:

SOME DEFINITIONS: In this declaration, in addition to terms defined elsewhere herein,

"Act" means the Income Tax Act (Canada);

"Agent" refers to the company named in paragraph 14;

"common-law partner" has the meaning set forth in the Act;

"Contributions" means contributions of cash or investments to the Arrangement;

"spouse" means a spouse for the purposes of the Tax Laws;

"Tax Laws" means the Act and any applicable tax legislation of your province of residence, as recorded in your application;

"TFSA", being a tax-free savings account, has the meaning set forth in the Act;

"We", "us" and "our" fer for to Computershare Trust Company of Canada as issuer of the Arrangement,

"You" and "your", and the "holder" unless the context requires otherwise, refer to the person who has signed the application and will be the owner of the Arrangement; (under the Act, you are known as the 'holder' of the Arrangement); and, after your death, your spouse or common-law partner if they become the successor holder of the Arrangement as described in paragraph 11 hereof.

REGISTRATION: We will file an election with the Minister of National Revenue to register the Arrangement as a TFSA under section 146.2 of the Act. The Arrangement will be maintained for your exclusive benefit.

CONTRIBUTIONS: We will only accept Contributions made by you or, upon your death, pursuant to paragraph 11 herein, your spouse or common-law partner if designated as successor holder of the Arrangement. You will be solely responsible for determining the maximum limits for Contributions in any taxation year as permitted by the Tax Laws. We will hold the Contributions and any investments, income or gains therefrom (the "Arrangement Assets") in trust, to be held, invested and used according to the terms of this declaration and the Tax Laws.

INVESTMENTS: We will hold, invest and sell the Arrangement Assets according to your instructions and in accordance with the Tax Laws. We may require any instructions to be in writing. The Arrangement is prohibited from borrowing money or other property for the purposes of the Arrangement.

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The Arrangement is pronioned inon borrowing interies or other property in the purpose. In Arrangement.

We may place any uninvested cash in a demand deposit account with a chartered bank in Canada. We may pay interest on any cash balances at such rate and credited at such time as we, in our sole discretion, determine.

Investments will not be limited to those authorized by law for trustees. The Arrangement will bear any taxes, penalties or related interest imposed under the Tax Laws, subject to paragraph 17. If the Arrangement Assets are insufficient to pay any taxes, penalties or related interest are imposed after the Arrangement has ceased, you must pay or reimburse us directly for any such taxes, penalties or related interest. You may, by way of a duly executed power of attorney in a form acceptable to us, appoint an agent to give investment instructions. You release us from any claim or liability when acting upon the instructions of such

instructions. You release us from any claim or liability when acting upon the instructions of such agent. Notwithstanding anything in this declaration, we may decline to accept any particular Contribution or to make any particular investment, in our sole discretion or for any reason, including if it does not comply with our administrative requirements or policies in place from time to time. We may also need you to provide special supporting documentation as a condition to our undertaking certain transactions in the Arrangement. We will not be responsible for any loss resulting from the sale or other disposition of any investment forming part of the Arrangement Assets. No person other than you or we has rights under this Arrangement relating to the investing of Arrangement Assets or the amount and timing of distributions.

distributions. YQUIR ACCOUNT AND STATEMENTS: We will maintain an account in your name showing all Contributions made to the Arrangement, all investment transactions and all withdrawals from the

YOUR ACCOUNT AND STATEMENTS: We will maintain an account in your name showing all Contributions made to the Arrangement, all investment transactions and all withdrawals from the Arrangement.

MANAGEMENT AND OWNERSHIP: While there is a holder of the Arrangement, no person other than us (including our Agent) and you shall have any rights under the arrangement relating to the amount and timing of distributions from the Arrangement and to the investing of the Arrangement Assets. We may hold any investment in our own name, in the name of our nominee or agent, in bearer form or in such other name or form, or with any such custodian, clearing corporation or depositary, as we may determine. Subject to paragraph 17, we may generally exercise the power of an owner with respect to the Arrangement Assets, including the right to vote or give proxies to vote in respect thereof, to sell assets to pay any assessments, taxes or charges in connection with the Arrangement, or to limit or restrict transactions or withdrawals as we, in our sole discretion, deem necessary. In exercising our rights and carrying out our responsibilities hereunder, we may employ agents and advisors, including legal counsel, and may act or not act on the advice or information of any such agent or advisor.

REFUND OF EXCESS OR NON-RESIDENT CONTRIBUTIONS: We will, upon receiving a written request from you, refund an amount to you in order to reduce the amount of tax that would otherwise be payable under section 207.02 or 207.03 of the Act, or under any other Tax Laws. We will not be responsible for determining the amount of any such agent or advisor.

MITHDRAWALS: You may, by written instructions or by other manner of communication acceptable to us, request that we pay you all or any part of the Arrangement Assets. In order to make such payment, we may sell all or part of any of the investments, to the extent we dema appropriate. We will withhold any taxes and charges required at the time of withdrawal of funds and pay you the balance, after deducting any

penaities that are o TFSA under which

penalties that are or may become payous at the TFSA under which:

(i) you are the holder; or
(ii) the holder is your spouse, former spouse, common-law partner or former common-law partner, from whom you are living separate and apart, and the transfer is made pursuant to a decree, order or judgment of a competent tribunal, or a written separation agreement, relating to a division of property in settlement of rights arising out of your marriage or common-law partnership, or after the breakdown of such marriage or partnership.

Such transfers will take effect in accordance with the Tax Laws and any other applicable law and within a reasonable time after any required forms have been completed. If only a portion of the Arrangement Assets is transferred under this paragraph, you may specify in writing which Arrangement Assets you wish us to transfer or self, otherwise, we will transfer or self the Arrangement Assets that we deem appropriate. No transfer will be made until all fees, charges and taxes have been paid.

Arrangement Assets you wish us to transfer on the content of the c

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<u>DESIGNATION OF SUCCESSOR HOLDER / BENEFICIARY</u>. Where effective under applicable provincial law, you may designate one or more beneficiaries of the Arrangement after your death,

of the Arrangement.

DESIGNATION OF SUCCESSOR HOLDER / BENEFICIARY: Where effective under applicable provincial law, you may designate one or more beneficiaries of the Arrangement after your death, in accordance with the following and paragraph 12:

(i) Successor Holder: You may at any time designate an individual who is your spouse or common-law partner to receive all of your rights in the Arrangement after your death, in which case, provided that such individual remains your spouse or common-law partner at the time of your death, he or she will become the holder of the Arrangement; or Beneficiary of Arrangement Assets: You may designate one or more beneficiary of Arrangement Assets: You may designate one or more beneficiary of Arrangement Assets: You may paplicable taxes and any fees or expenses payable under this declaration.

You may make, change or revoke a beneficiary designation by completing, dating and signing the form we provide or any other form appropriate for this purpose and ensuring we received by us, we will act on the one with the latest signature date.

DEATH: In the event of your death, if you had not designated that your spouse or common-law partner become successor holder in accordance with subparagraph 11(i) above (or you had so designated but your spouse or common-law partner predeceased you), we will, upon receipt of satisfactory evidence of your death and all other documents we may, in our sole discretion, require and subject to paragraph 11 above, transfer the Arrangement in accordance with paragraph 11 above. If you had not designated a beneficiary or if such beneficiary(se) die before you, we will make such transfer or payment to your though any beneficiary designation made by you may be invalid as a testamentary instrument. We will not be liable for any loss caused by any delay in making any such transfer or payment.

such transfers or payments, even though any beneficiary designation inductory you may be an estamentary instrument. We will not be liable for any loss caused by any delay in making any such transfer or payment.

PROOF OF AGE: Your statement of your date of birth in your application will be deemed to be a certification of your age and your undertaking to provide any further evidence or proof of age that may be required for the purpose of determining eligibility to enter into a TFSA. An Arrangement is not considered a qualifying arrangement (as defined in section 146.2(1) of the Act) unless the holder is at least 18 years of age when the arrangement is entered into.

DELEGATION: You authorize us to delegate to performance of certain of our duties, including the following:

(i) filing an election with the Minister of National Revenue to register the Arrangement as a TFSA under section 146.2 of the Act; receiving Contributions from you; investing the Arrangement Assets in accordance with this declaration; (iv) holding the Arrangement Assets in safekeeping, in its name or in the name of its nomine or custodian;

(v) maintaining your account and providing you with statements and notices; (vi) receiving and implementing your notices and instructions; (vii) collecting fees and expenses from you or the Arrangement; (viii) filing any elections permitted under the Tax Laws as directed by you or your personal representatives;

(x) preparing and filing tax returns or forms relating to the Arrangement; (x) withdrawing or transferring Arrangement Assets in accordance with your instructions or for the purpose of making payments to you, any government authority or any other person entitled to same under the Arrangement, and of the Arrangement in accordance with this declaration and the Tax Laws.

Any or other applicable legislation; and any other duties relating to the Arrangement as we may, in our sole discretion, determine appropriate from time to time. We will, however, bear ultimate responsibility for the administration of

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acknowledge that the Agent will earn normal brokerage commissions on investment transactions processed by it. You acknowledge and agree that all protections, limitations of liability and indemnifications given to us under this declaration, including without limitation those under paragraph 14 and 15 are also given to, and are for the benefit of, the Agent.

FEES AND EXPENSES: We are entitled to receive and may charge against the Arrangement reasonable fees and other charges that we establish from time to time in conjunction with the Agent or all other costs and out-of-pocket expenses incurred by us or the Agent in connection with the Arrangement. All amounts so payable will be charged against and deducted from the Arrangement Assets, unless you advise differently and make the required provisions. If the cash in the Arrangement Assets in order to pay these amounts, we may, in our sole discretion, sell any of the Arrangement Assets in order to pay same and we will not be responsible for any loss occasioned by any such sale.

TRUSTEE'S LIABILITY: We are not responsible for determining whether a continuation of the arrangement and the continuation of the payable of the payable of the arrangement assets in order to pay same and we will not be responsible for any loss occasioned by any such sale.

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the Arrangement. All amounts so payable will be charged against and deducted from the Arrangement is not sufficient to pay these amounts, we may, in our sole discretion, sell any of the Arrangement Assets in order to pay same and we will not be responsible for any loss occasioned by any such sale.

TRUSTEE'S LIABILITY: We are not responsible for determining whether any investment made on your instructions is or remains a "prohibited investment" for your Arrangement, as that term is defined under the Act. We are entitled to act upon any instrument, certificate, notice or other writing believed by us to be genuine and properly signed or presented. When the Arrangement is esteminated and all of the Arrangement and any openity signed or presented. When the Arrangement is settlemented and all of the Arrangement as a result of payable to you or the Arrangement or or in respect of any tax, penalty, interest, loss or damages suffered or incurred by the Arrangement, you or any other person in connection with the Arrangement as a result of the acquisition, holding or transfer of any investment, or as a result of payments out of the Arrangement, made in accordance with the terms of this declaration or as a result of us acting or declining to act in accordance with instructions given to us, unless caused by our gross negligence, bad faith or willful misconduct and we may remiburse ourselves for, or pay, any tax, penalty, interest or charges imposed upon us under the Tax Laws or by any other government authority out of the Arrangement Assets. Without limiting the generality of the foregoing, you will have no claim whatsoever against us in relation to any losses, diminution, damages, charges, costs, taxes, assessments, levies, interest, demands, fines, claims, penalties, fees or expenses incurred directly or indirectly with respect to the administration or trusteeship of the Arrangement and the Arrangement Assets. Without limiting the generality of the foregoing, you will have no claim whatsoever ginated and such as a second

business day after mailing.

<u>REFERENCE TO STATUTES</u>: All references herein to any statute, regulation or any provision thereof will mean such statute, regulation or provision as the same may be re-enacted or replaced 21.

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23.

REFERENCE TO STATUTES: All references herein to any statute, regulation or any provision thereof will mean such statute, regulation or provision as the same may be re-enacted or replaced from time to time.

BINDING: The terms and conditions of this declaration will be binding upon your heirs and legal personal representatives and upon our successors and assigns. Notwithstanding that, if the Arrangement or the Arrangement Assets are transferred to a Successor Trustee, then the terms of such Successor Trustee, see that the terms of such Successor Trustee is declaration of trust will govern thereafter.

GOVERNING LAW: This declaration will be construed, administered and enforced in accordance with the laws of the Province of Ontario and the laws of Canada applicable therein, except that, where the circumstances require, the terms "spouse" and "common-law partner" will be recognized in accordance with the Act.

ACCESS TO FILE (APPLICABLE IN QUEBEC ONLY): You understand that the information contained in your application will be maintained in a file at the Agent's place of business. The object of this file is to enable us and the Agent, and our respective agents or representatives, to access your application, answer any questions you may have regarding the application and your Arrangement, and manage your Arrangement and your instructions on an ongoing basis. Subject to applicable law, personal information contained in this file may be used by us or by the Agent to make any decision relevant to the object of the file and no one may have access to the file except us, the Agent, our respective employees, agents and representatives, any other person required for the execution of our or the Agent's duties and obligations, you and any other person required for the execution of our or the Agent's duties and obligations, you and any other person required for the execution of our or the Agent's duties and obligations, you and any other person required for the execution of our or the Agent's duties and obligations, you and an

## **COMPUTERSHARE TRUST COMPANY OF CANADA**