

**FOR FILING PURPOSES ONLY. DO NOT DUPLICATE.**

- ☐ New Client ☐ Purchase ☐ Transfer  
☐ Existing Client ☐ Redemption ☐ RED/PUR Conversion  
☐ Plan ID # \_\_\_\_\_ ☐ Switch

**SECTION 1 | PLAN REGISTRATION**

- ☐ Individual ☐ Joint - WTROS ☐ Joint - ITF ☐ Formal Trust  
☐ Individual - ITF ☐ Joint - JTIC ☐ Estate ☐ Corporation\*

\*Attach Corporate Resolution and Articles of Incorporation for Corporation. Additionally, please provide the FATCA Corporate Disclosure form, "Declaration of Tax Residence for Entities" which is available at: <https://www.canada.ca/en/revenue-agency/services/forms-publications/forms/rc519.html>

**SECTION 2 | PLAN TYPE**

- ☐ TFSA ☐ SP RRSP ☐ LIRA ☐ RDSP ☐ Intermediary# \_\_\_\_\_  
☐ Open ☐ RRSP ☐ RRIF ☐ LIF ☐ RESP I ☐ RESP F ☐ LRSP ☐ In Trust For ☐ FHSA ☐ Other

**SECTION 3 | CLIENT INFORMATION**

|                            |                           |                                                             |                      |
|----------------------------|---------------------------|-------------------------------------------------------------|----------------------|
| First Name                 | Last Name                 | Date of Birth (mm/dd/yyyy)                                  | SIN Number           |
| Joint Applicant First Name | Joint Applicant Last Name | Date of Birth (mm/dd/yyyy)                                  | SIN Number           |
| Telephone Number           | Email Address             | <input type="checkbox"/> RESP/RDSP/In Trust for/Beneficiary | Beneficiary/ITF Name |

**SECTION 4 | TRADING INSTRUCTIONS****Amount Type (AMT) Legend**

A=All D=Dollars P=Percentage S= Shares T=10% Free F= Free and Matured M=Matured Shares

Redemption/Switch From

Purchase/Switch To

| Fund Code | AMT | Amount | Gross/Net | Account # | Wire Order | Fund Code | AMT | Amount | Gross/Net | Sales Charge | Account # | Wire Order |
|-----------|-----|--------|-----------|-----------|------------|-----------|-----|--------|-----------|--------------|-----------|------------|
|           |     |        |           |           |            |           |     |        |           |              |           |            |
|           |     |        |           |           |            |           |     |        |           |              |           |            |
|           |     |        |           |           |            |           |     |        |           |              |           |            |
|           |     |        |           |           |            |           |     |        |           |              |           |            |

- ☐ Unsolicited Trade(s) - (i.e. not recommended by the Representative): Provide details in the "Special Instructions" section or attach as a separate page.  
☐ KYC has been updated within 3 years and there have not been any material changes. Include PICF/Comparable notes for Switches and Purchases  
☐ Leveraged Plans have been reviewed and updated with a KYC within 1 year.

**PAC & SWP UPDATES****Action Legend** N=New C=Change Existing S=Stop

Frequency: ☐ Monthly ☐ Quarterly ☐ Other \_\_\_\_\_

Note: New written instructions must be submitted for EACH one time PAC/PAD request.

| PAC/SWP                                                   | Action | Fund Code | Amount | Existing Account Number | Start/Stop Date |
|-----------------------------------------------------------|--------|-----------|--------|-------------------------|-----------------|
| <input type="checkbox"/> PAC <input type="checkbox"/> SWP |        |           |        |                         |                 |
| <input type="checkbox"/> PAC <input type="checkbox"/> SWP |        |           |        |                         |                 |

**SECTION 5 | BORROWING FUNDS**

Did you borrow funds to purchase the investment (This includes HELOC, LOC, etc.)?

☐ Yes ☐ No

If yes, did you review the "Risk of Borrowing to Invest" disclosure provided on the back of the Trade Ticket and WFGS NAAF/KFC, and are you comfortable with all risks associated with leveraged investing?

☐ Yes ☐ No

Source of Funds \_\_\_\_\_

**SECTION 6 | REDEMPTION INSTRUCTIONS**

Forward Via: ☐ New EFT (Void cheque attached) ☐ Existing EFT ☐ Cheque (If cheque, complete the information below)  
Payable To: ☐ Client ☐ "In Trust" WFGS  
Forward To: ☐ Client Address ☐ Dealer (1080 Grande Allée West PO BOX 1907, Station Terminus Quebec City, Quebec G1K 7M3)

Reason for Redemption \_\_\_\_\_

**SECTION 7 | SPECIAL INSTRUCTIONS****SECTION 8 | FEE DISCLOSURE**

For purchases, provide Front End (FE) and Initial Sales Charge (ISC)

For Redemptions, provide amount: \$ \_\_\_\_\_ % and/or \$ \_\_\_\_\_

**SECTION 9 | CLIENT ACKNOWLEDGMENT AND CONSENT**

I acknowledge that I have received and reviewed the current Fund Facts document(s) in advance of signing this form, and I understand the applicable charges, fees and trailing commissions associated with the transaction(s). I also acknowledge that I have read and agree to the attached pre-authorized debits (PAD's) agreement.

I confirm that I have witnessed the client sign this Trade Ticket and that the client is the individual identified in the associated NAAF/KYC form. Rep Initials: \_\_\_\_\_ ☐ Rep is registered in the Province where the client resides.  
**Note to Client: Only sign this form when all sections are complete.**

|                           |                                |                               |                   |
|---------------------------|--------------------------------|-------------------------------|-------------------|
| Client Name               | Client Signature               | Signing Province              | Date (mm/dd/yyyy) |
| Joint Client Name         | Joint Client Signature         | Signing Province              | Date (mm/dd/yyyy) |
| Representative Name       | Representative Signature       | Representative Code # %       | Date (mm/dd/yyyy) |
| Split Representative Name | Split Representative Signature | Split Representative Code # % | Date (mm/dd/yyyy) |

Cheques must be payable to WFG SECURITIES INC. IN TRUST and not directly to the representative.

Original - WFG Dealer Connect 2<sup>nd</sup> Copy - Representative File 3<sup>rd</sup> Copy - Client

# DISCLOSURES AND STATEMENTS

## CLIENT ACKNOWLEDGMENT

### I/we acknowledge and agree that I/we:

- Understand that a WFG Securities Inc. (WFGS) Mutual Fund Representative may not offer tax advice and that I/we am/are responsible for the tax consequences of this transaction. A WFGS Mutual Fund Representative may have an outside business activity related to providing tax advice, but any such services are not provided nor endorsed by WFGS.
- Instruct WFGS to make the transaction as indicated on the reverse.
- Know that for my/our protection, redemptions of mutual fund units require written instructions with my/our signature(s).

## FUND COMPANY PROSPECTUS

I/we acknowledge receipt of the current Fund Facts, and I/we declare that I/we understand the charges, terms, conditions, statutory rights and provisions stated therein, which apply to the purchase for which the application is made. I/we will receive a confirmation of the above transaction(s). I/we will contact the Distribution and Compliance Team, indicated below, if it is not received.

## RISK OF BORROWING TO INVEST

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

### Is it right for you?

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

### You can end up losing money.

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

### Tax Considerations

- You should not borrow to invest just to receive a tax deduction.
- Interest costs are not always tax deductible. You may not be entitled to a tax deduction, and you may be reassessed for past deductions. Before borrowing to invest, please consult a tax professional to determine whether your interest costs can be used as a tax deduction.

Your representative should discuss with you the risks of borrowing to invest.

## DUAL LICENSE DISCLOSURE STATEMENT

I/we acknowledge that WFGS Mutual Fund Representatives may also be licensed as Insurance Agents that conduct insurance business through World Financial Group Insurance Agency of Canada Inc. (WFGIA). In addition, your representative may conduct other business activities that are classified as being an outside business activity (OBA).

Your representative will provide a separate disclosure to you in regards to these activities that are outside of WFGS and/or WFGIA.

### Your Personal Information

Personal information provided herein will be collected, used and disclosed as described in your New Account Application Form (NAAF/KYC) and as otherwise outlined in this form or at the time of collection. The personal information provided herein will be disclosed to the Fund Company or Trust Company whose product(s) you have invested in, or are purchasing or redeeming, to enable these companies to process your investment instructions and record any changes in information related to your investment account(s).

WFGS has contracted with WFG Dealer Connect to provide for the back office processing of client transactions.

Your Social Insurance Number will be used for income reporting purposes. From time to time, WFGS may use your personal information to determine if other financial or insurance products and services meet your needs, and they may offer them to you.

Subject to exceptions set out in applicable legislation, you may access your file and request corrections to your personal information by sending a written request to: WFGS, Attn: Privacy Office, 5000 Yonge Street, Suite 800, Toronto, ON M2N 7E9.

**By completing and signing this application, you acknowledge and agree that you have provided personal and financial information that is true and accurate, and you consent to the collection, use and disclosure of your personal information, as described herein, or at the time of collection, and as required or permitted by law.**

## IMPORTANT NOTES FOR CLIENTS

Investment benchmarks are usually a group of securities known as a "market index."

- One common example is the S&P/TSX Composite Index.
- A market index provides good historic information, but isn't a perfect comparison to your investment for three reasons:
  1. A market index does not reflect the costs of managing and operating a mutual fund. To compare your mutual fund to a benchmark, subtract the fund costs from the benchmark.
  2. A market index measures performance over a specific time period. If you held the mutual fund over a different time period, it will not be a perfect match.
  3. Benchmarks use a "time-weighted" formula to calculate performance. The statement you will receive will use a "money-weighted" formula to calculate your return.

**For these reasons, your return might not mirror the benchmark for the fund.**

## PRE-AUTHORIZED DEBITS (PAD) AGREEMENT

1. By signing the WFGS Trade Ticket, you hereby waive any pre-notification requirement as specified in section 17 of the Canadian Payments Association Rule H1 with regard to pre-authorized debits (PAD's).
2. You authorize the Fund Company/Companies indicated in this agreement to debit the bank account provided for the amount(s) and in the frequencies instructed. If additional space is required, a separate sheet may be attached.
3. If this is for your own personal investment, your debit will be considered a Personal Pre-Authorized Debit (PAD) by Canadian Payments Association (CPA) 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.
4. If this is for a one-time or sporadic PAD request, only a single one-time PAD is permitted. Your authority is to remain in effect until the one-time PAD is completed, at which time this PAD agreement for the one-time / sporadic PAD request will automatically terminate.
5. You acknowledge that for a one-time or sporadic PAD, your PAD agreement is no longer valid once the payment has been fulfilled. Any subsequent one-time or sporadic PAD request requires you to authorize a new PAD agreement.
6. If this is for a set interval PAD request, your authority is to remain in effect until PAYEE NAME has received written notification from you of any change or termination. This notification must be received at the address provided below at least three (3) business days before the next debit is scheduled. A sample cancellation form and additional information may be available at your financial institution or by visiting [www.payments.ca](http://www.payments.ca). The PAYEE NAME may also cancel this PAD on no less than three (3) business days' notice.
7. You have certain recourse rights if a debit does not comply with this PAD agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD agreement. To obtain more information on your recourse rights, you may contact your financial institution or visit [www.payments.ca](http://www.payments.ca).
8. You confirm that all persons whose signatures are required to authorize transactions in the bank accounts provided have signed this agreement. You may change these instructions or cancel this PAD agreement at any time, provided that the relevant Fund Company receives at least three (3) business days notice by phone, fax, or by mail. Please consult each individual Fund Company to see if this may be reduced or waived. You can also obtain further information regarding the Fund Company's practices related to personal information, privacy, and information security. Contact information for the Fund Companies may be found at [http://www.fundserv.com/english/code/fund\\_active.shtml](http://www.fundserv.com/english/code/fund_active.shtml). To obtain a copy of a cancellation form or for more information regarding your right to cancel a PAD agreement, please consult with your financial institution or visit the Canadian Payments Association website at [www.payments.ca](http://www.payments.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. The Fund Company may cease issuing your PAD agreement in accordance with Rule H1.
9. The specified Fund Company is authorized to accept changes to this agreement from your registered dealer or your financial advisor in accordance with the policies of that company, in accordance with the disclosure and authorization requirements of the CPA.
10. You agree that the information in this form 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.
11. 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.
12. If you are a resident of Quebec, you confirm that you have received a copy of this PAD agreement in French before an English copy.

If you have any questions concerning the processing of your transaction,  
please direct any inquiries to:

**WFG Securities Inc.**  
**Attn: Distribution and Compliance**  
**5000 Yonge Street, Suite 800, Toronto, ON, M2N 7E9**  
**Tel: 416-225-2121**