

TF10-3A

Application
Non-registered
GIC

INVESTMENT
FUNDS



TF10-3A(17-06) PDF

Application

(GIC - Guaranteed Investment Certificate)



IMPORTANT

Please include:

- Copy of cheque for the deposit
- Void cheque for electronic transfer (if applicable)



APPLICATION FOR A NON-REGISTERED GUARANTEED INVESTMENT CERTIFICATE

TF10-3A

IMPORTANT

- You must: • Print 3 copies of this application • Give a copy to the client • Send the original copy to Industrial Alliance Trust Inc. • Keep a copy for your file

Reserved for use by iA Trust
Confirmation number

1- AGENT INFORMATION

Agent first and last name:
Email (REQUIRED):
Telephone (REQUIRED):
Agency or company name:
Dealer code: Rep code:
OR
Agent code: S.U.: Agency code:

2- TYPE OF ACCOUNT

- Individual Joint with right of survivorship (not applicable in Quebec)*

* By designating more than one Account Holder, the Account Holders acknowledge and consent that the type of ownership is qualified as "joint ownership with rights of survivor." At the death of one of the Account Holders, his/her rights and obligations in this account pass automatically to the surviving Account Holder(s).

3- IDENTIFICATION OF THE ACCOUNT HOLDER(S) (IN QUEBEC, ONLY ONE ACCOUNT HOLDER IS ALLOWED) (COMPLETE SECTION 3.1 OR 3.2)

3.1. Individual(s) (The Account Holder(s) must be at least 18 years of age on the signature date of this Application.) (If more than two Account Holders, please complete and attach an additional Application and check here: .)

ACCOUNT HOLDER 1

a) Account Holder information

Last name: First name: Initials:
Social insurance no. (SIN): Date of birth: Gender: Language:
Telephone: Home Office Extension
Principal business or occupation (be specific): Email:
Residential address: No. Street Apartment
City Province Postal code

b) Taxation. To be answered by individual Account Holder(s) only. These questions are required in compliance with the Common Reporting Standard (CRS) and the U.S. Foreign Account Tax Compliance Act (FATCA) regarding status.

- Are you a tax resident or a citizen of the United States? No Yes
If YES, indicate the U.S. Taxpayer Identification Number (TIN) or Social Security Number (SSN):
Are you a tax resident in a jurisdiction other than Canada or the United States? No Yes
If YES, specify the jurisdiction(s) of tax residence and TIN(s). If no TIN is available, please give the reason. Use an additional sheet of paper if necessary.
Jurisdiction of tax residence: Taxpayer Identification Number:
Jurisdiction of tax residence: Taxpayer Identification Number:

c) Confirmation of identity for individual Account Holder(s)

Refer to an original, unexpired piece of government-issued photo identification. Cannot be a municipal identification document. See document entitled Instructions for Verifying the Identity of Individuals (page 12 of this form) for examples of photo identification documents.

ID type: ID number: Province/state of issue:
Country of issue: Expiry date:
Date identity confirmed:



3- IDENTIFICATION OF THE ACCOUNT HOLDER(S) (IN QUEBEC, ONLY ONE ACCOUNT HOLDER IS ALLOWED) (COMPLETE SECTION 3.1 OR 3.2)

ACCOUNT HOLDER 2

a) Account Holder information

Last name: _____ First name: _____ Initials: _____

Social insurance no. (SIN): _____ Date of birth

Y	Y	Y	Y	M	M	D	D
---	---	---	---	---	---	---	---

 Gender: M F Language: E F

Telephone: Home _____ Office _____ Extension _____

Principal business or occupation (be specific): _____ Email: _____

Residential address: _____
No. Street Apartment
City Province Postal code _____

b) Taxation. To be answered by individual Account Holder(s) only. These questions are required in compliance with the Common Reporting Standard (CRS) and the U.S. Foreign Account Tax Compliance Act (FATCA) regarding status.

- Are you a tax resident or a citizen of the United States? No Yes
 - If YES, indicate the U.S. Taxpayer Identification Number (TIN) or Social Security Number (SSN): _____
 - Are you a tax resident in a jurisdiction other than Canada or the United States? No Yes
 - If YES, specify the jurisdiction(s) of tax residence and TIN(s). If no TIN is available, please give the reason. Use an additional sheet of paper if necessary.
- Jurisdiction of tax residence: _____ Taxpayer Identification Number: _____
- Jurisdiction of tax residence: _____ Taxpayer Identification Number: _____

c) Confirmation of identity for individual Account Holder(s)

Refer to an original, unexpired piece of government-issued photo identification. Cannot be a municipal identification document. See document entitled Instructions for Verifying the Identity of Individuals (page 12 of this form) for examples of photo identification documents.

ID type: _____ ID number: _____ Province/state of issue: _____

Y	Y	Y	Y	M	M	D	D
---	---	---	---	---	---	---	---

Country of issue: _____ Expiry date: _____

Date identity confirmed:

Y	Y	Y	Y	M	M	D	D
---	---	---	---	---	---	---	---

3.2. Corporation/Non-Corporate Entities

a) Account Holder information

Type of entity: Corporation
 Partnership
 Trust
 Not-for-profit organization
 Other (please specify): _____

Province/state where established: _____ Country where established: _____

Name of the Account Holder: _____ Business Identification Number: _____
(BIN /BN, if applicable)

Date of incorporation:

Y	Y	Y	Y	M	M	D	D
---	---	---	---	---	---	---	---

Principal business (be specific): _____

Business address : _____
No. Street Suite
City Province Postal code _____

Contact name: _____

Telephone: _____ Fax: _____

b) Verify the existence of the corporation or non-corporate entity.

Please confirm the existence of the corporation or non-corporate entity by attaching a recent copy (no more than 24 months old) of a certificate of corporate status or another recent document that confirms the entity's existence.

c) Please attach copies of documents that explain the ownership, control and structure of the corporate or non-corporate entity. An organizational chart must be attached for complex structures.

d) **Verify the identity of the individual(s) conducting the transaction on behalf of the corporation or non-corporate entity. If there is more than one individual, verify the identity of each, up to a maximum of three.**

Refer to an original, unexpired piece of government-issued **photo** identification. Cannot be a municipal identification document.

1. Name and title/position: _____
 Type of document: _____ Document number: _____
 Province/state of issue: _____ Country of issue: _____
 Expiry date (if available):

Y	Y	Y	Y	M	M	D	D

 Date identity confirmed:

Y	Y	Y	Y	M	M	D	D

2. Name and title/position: _____
 Type of document: _____ Document number: _____
 Province/state of issue: _____ Country of issue: _____
 Expiry date (if available):

Y	Y	Y	Y	M	M	D	D

 Date identity confirmed:

Y	Y	Y	Y	M	M	D	D

3. Name and title/position: _____
 Type of document: _____ Document number: _____
 Province/state of issue: _____ Country of issue: _____
 Expiry date (if available):

Y	Y	Y	Y	M	M	D	D

 Date identity confirmed:

Y	Y	Y	Y	M	M	D	D

e) **Attach a copy of a resolution or other document confirming that the individual(s) signing this Application are authorized signatories for the entity.**

4- INVESTMENT FEATURES (PLEASE MAKE ALL CHEQUES PAYABLE TO INDUSTRIAL ALLIANCE TRUST INC.)

A - Deposit paid with this Application: \$ _____
 (Cheque enclosed, **min. \$1,000, max. \$200,000**)

B - Transfer from another institution:
 Company (Attach transfer form) _____ Approximate amount _____
 _____ \$ _____
 _____ \$ _____
 _____ \$ _____

C - Internal transfer from
 Industrial Alliance Trust Inc.: \$ _____
 From Account no. _____ (Attach proper form)

	Amount (\$)	Rate (%)	Term (Number of years)	Issue date	Interest payment option																
GIC* (minimum \$1,000)				<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>Y</td><td>Y</td><td>Y</td><td>Y</td><td>M</td><td>M</td><td>D</td><td>D</td></tr><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>	Y	Y	Y	Y	M	M	D	D									<input type="checkbox"/> Compounded (paid at maturity) <input type="checkbox"/> Annual (paid annually)
Y	Y	Y	Y	M	M	D	D														
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*A maximum amount of \$200,000 per Application per day is accepted.

Investment disposition at maturity (Choose one) (If no boxes are checked, the option will be deemed to be Transfer to Daily Interest Account.):

Transfer to Daily Interest Account
 Pay by cheque
 EFT (electronic funds transfer) credit to my bank account (**Attach a copy of void cheque**)
 Reinvest automatically (Specify, **same term** or **other**, specify a term: _____ (number of years))

Interest payment method (Only applicable with the annual interest payment option) (Choose one):

Pay by cheque EFT credit to my bank account (**Attach a copy of void cheque**)

5. SOURCE OF FUNDS

Describe the source of funds used for this transaction:

Employment income Business income Investments Pension Loan Savings Inheritance
 Other (please specify): _____

**ADDITIONAL INFORMATION REQUIRED UNDER THE PROCEEDS OF CRIME (MONEY LAUNDERING)
AND TERRORIST FINANCING ACT AND REGULATIONS**

(FOR AGENT USE ONLY)

6. THIRD PARTY DETERMINATION (MANDATORY)

Is the Account Holder (or are the Account Holders) acting on the instructions of an individual or entity that is not disclosed in this Application OR will this GIC be used by, or on behalf of, an undisclosed individual or entity?

No Yes → If YES, collect the following information about the third party:

An individual

A corporation → Provide: Incorporation number: _____ Place of incorporation: _____

Another type of entity (please specify): _____

Name of third party: _____

Date of birth:

Y	Y	Y	Y	M	M	D	D

 Relationship to Account Holder(s): _____

Complete address (not only a P.O. box number): _____

Principal occupation or business of third party (be specific): _____

7. POLITICALLY EXPOSED PERSONS (“PEPs”) AND HEADS OF INTERNATIONAL ORGANIZATIONS (“HIOs”)

(This section is mandatory for each Account Holder who is an individual.)

The purpose of this section is to determine if the Account Holder is:

(i) a politically exposed foreign person; (ii) a politically exposed domestic person; (iii) a head of an international organization; (iv) a family member of any of the individuals listed in (i), (ii), or (iii); or (v) a close associate of a politically exposed foreign person.

DEFINITIONS

TABLE A	
A politically exposed foreign person is an individual who holds, or has held, one of the following senior offices/positions for a country other than Canada:	
1. Head of state or head of government	6. Military officer with rank of general or above
2. Member of the executive council of government	7. President of a state-owned company or state-owned bank
3. Member of a legislature	8. Head of a government agency
4. Deputy minister or equivalent	9. Judge of a supreme court, constitutional court or other court of last resort
5. Ambassador or attaché or counsellor of an ambassador	10. Leader or president of a political party represented in a legislature

TABLE B	
A politically exposed domestic person is an individual who holds, or has held within the last five (5) years, one of the following offices/positions in, or on behalf of, Canada:	
1. Governor General, lieutenant governor or head of government	6. President of a corporation that is wholly owned directly by Her Majesty in right of Canada or a province
2. Member of the Senate or House of Commons or member of a legislature	7. Head of a government agency (federal, provincial, territorial)
3. Deputy minister or equivalent	8. Judge of a provincial court of appeal, the Federal Court of Appeal or the Supreme Court of Canada
4. Ambassador or attaché or counsellor of an ambassador	9. Leader or president of a political party represented in a legislature
5. Military officer with rank of general or above	10. Mayor or head of a city, town, village or rural or metropolitan municipality

An **international organization** is set up by the governments of more than one country by means of a signed agreement.

The **head of an international organization** is:

- The current leader (such as the president or CEO) of an international organization (example: *head of the North Atlantic Treaty Organization “NATO”*);
- OR**
- The current leader of an institution established by such an organization (example: *head of the NATO Support and Procurement Organization*).

Family member of a PEP or a HIO refers to

- Their spouse or common-law partner • Their child • Their mother or father
- The mother or father of their spouse or common-law partner • Their brother, sister, half-brother or half-sister

A **close associate** means an individual who is closely connected to a politically exposed **foreign** person for personal or business reasons (example: *business partners*).

a) **Politically Exposed Foreign Persons (Foreign PEPs)**

(i) Does the Account Holder, or does a family member or close associate of the Account Holder, now hold, or have they ever held, a position listed in Table A on the previous page?

No Yes → If YES, please provide the following information:

(ii) The person who holds, or has held this position, is:

the Account Holder a family member of the Account Holder a close associate of the Account Holder

(iii) If not the Account Holder, provide the full name of the person who holds, or has held, a position listed in Table A on the previous page:

(iv) Position(s) held (indicate applicable numbers from Table A on the previous page) and the country for which the position(s) is(are)/was(were) held:

(v) If the Account Holder is a member of a foreign PEP's family or is a close associate of a foreign PEP, please describe the relationship.

(See the definitions of family member and close associate on the previous page.)

b) **Politically Exposed Domestic Persons (Domestic PEPs)**

(i) Does the Account Holder, or a family member of the Account Holder, currently hold a position listed in Table B on the previous page, or have they held such a position within the past five (5) years? No Yes → If YES, please provide the following information:

(ii) The person who now holds, or has within the past five (5) years held, this position is:

the Account Holder a family member of the Account Holder

(iii) If not the Account Holder, provide the full name of the person who holds, or has within the past five (5) years held, one or more positions listed in Table B on the previous page:

(iv) Positions(s) held (indicate applicable numbers from Table B on the previous page):

(v) Describe the position, including the jurisdiction (examples: *Judge of the Quebec Court of Appeal; Lieutenant Governor of Ontario; Mayor of Vancouver*):

(vi) If the Account Holder is a member of a domestic PEP's family, please describe the relationship. (See the definition of family member on the previous page.)

c) **Heads of International Organizations ("HIOs")**

(i) At the present time, does the Account Holder, or a family member of the Account Holder, lead an international organization?

(See the description of head of an international organization on the previous page.) No Yes → If YES, please provide the following information:

(ii) The person who holds this position is:

the Account Holder a family member of the Account Holder

(iii) If not the Account Holder, provide the full name of the person who holds this position:

(iv) Full name of the organization:

(v) Office or position held (examples: *Secretary General, President*):

(vi) If the Account Holder is a member of a HIO's family, please describe the relationship. (See the definition of family member on the previous page.)

8. COMPLETE THIS SECTION FOR CORPORATE ACCOUNT HOLDERS AND OTHER ENTITIES

a) *For the purpose of compliance with the Common Reporting Standard (CRS) and the U.S. Foreign Account Tax Compliance Act (FATCA) regarding entity classification.*

i) Provide the entity's Canadian business or trust account number: _____

ii) Is the entity a financial institution (FI)? No Yes

IF YES, COMPLETE THE FOLLOWING

Provide the Global Intermediary Identification Number (GIIN). If the FI does not have a GIIN, specify the reason why: _____

Does the FI meet all of the following criteria?

- The FI is a resident of a non-participating jurisdiction (See page 6 for a list of participating jurisdictions)
- At least 50% of the entity's earning revenues come from passive investments (interest, dividends, rent, capital gains, etc.)
- It is managed by another FI

No Yes → If **YES**, please complete the CRS/FATCA STATUS sections of the following questions

IF NO, COMPLETE THE FOLLOWING

Is the non-financial entity (NFE) a corporation or partnership organized in the U.S. or a U.S. state? No Yes

If YES, specify the Tax Identification Number (TIN): _____

Select the category that best applies to the entity:

The entity is engaged in an active trade or business (active NFE) – less than 50% of its gross income is passive income and less than 50% of its assets produce passive income

The entity is a government entity, international organization or a central bank

An entity the stock of which is regularly traded on an established securities market

Other active NFE: _____

Passive NFE (At least 50% of the entity's revenues come from passive investments - interest, dividends, rent, capital gains, etc.).

If **Passive NFE**, please complete the CRS/FATCA STATUS sections of the following questions.

b) **Record the name and address of each individual who owns or controls, directly or indirectly, 25% or more of the shares of the corporation or 25% or more of the non-corporate entity.**


If there is no individual who owns or controls, directly or indirectly, 25% or more of the shares of the corporation or 25% or more of the non-corporate entity, please tick this box and continue to question 8.c):

	Shareholder/owner no. 1	Shareholder/owner no. 2	Shareholder/owner no. 3	Shareholder/owner no. 4
Full name:				
Complete residential address: (not only a P.O. box number)				
CRS/FATCA STATUS You must provide an answer to the following for each of these individuals.	U.S. citizen or U.S. tax resident? <input type="checkbox"/> No <input type="checkbox"/> Yes	U.S. citizen or U.S. tax resident? <input type="checkbox"/> No <input type="checkbox"/> Yes	U.S. citizen or U.S. tax resident? <input type="checkbox"/> No <input type="checkbox"/> Yes	U.S. citizen or U.S. tax resident? <input type="checkbox"/> No <input type="checkbox"/> Yes
	SSN/TIN: _____	SSN/TIN: _____	SSN/TIN: _____	SSN/TIN: _____
SSN = Social Security Number (USA only) TIN = Tax Identification Number Use a separate sheet of paper as needed for additional jurisdictions or to justify a missing TIN.	Tax resident of a country other than Canada/USA? <input type="checkbox"/> No <input type="checkbox"/> Yes Jurisdiction of tax residence: _____ TIN: _____	Tax resident of a country other than Canada/USA? <input type="checkbox"/> No <input type="checkbox"/> Yes Jurisdiction of tax residence: _____ TIN: _____	Tax resident of a country other than Canada/USA? <input type="checkbox"/> No <input type="checkbox"/> Yes Jurisdiction of tax residence: _____ TIN: _____	Tax resident of a country other than Canada/USA? <input type="checkbox"/> No <input type="checkbox"/> Yes Jurisdiction of tax residence: _____ TIN: _____
	Date of birth: Y Y Y Y M M D D _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _	Date of birth: Y Y Y Y M M D D _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _	Date of birth: Y Y Y Y M M D D _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _	Date of birth: Y Y Y Y M M D D _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _

c) Record the names of all directors of the board in the case of a corporation or in the case of any other type of entity that has a board of directors. Please attach a separate sheet of paper if needed.

 The following must be completed for each director.	Director	Director	Director	Director
	Full name:			

d) In the case of a trust, record the names, addresses and CRS/FATCA status of all trustees, all known beneficiaries, and all settlors. [Note: A settlor is an individual or entity that established the trust.] Please attach a separate sheet of paper if needed.

 The following must be completed for each trustee, beneficiary and settlor.	Trustee	Trustee	Beneficiary	Beneficiary	Settlor	
	Full name:					
Complete residential address: (not only a P.O. box number)						
CRS/FATCA STATUS You must provide an answer to the following for each of these individuals. SSN = Social Security Number (USA only) TIN = Tax Identification Number	U.S. citizen or U.S. tax resident? <input type="checkbox"/> No <input type="checkbox"/> Yes SSN/TIN: _____	U.S. citizen or U.S. tax resident? <input type="checkbox"/> No <input type="checkbox"/> Yes SSN/TIN: _____	U.S. citizen or U.S. tax resident? <input type="checkbox"/> No <input type="checkbox"/> Yes SSN/TIN: _____	U.S. citizen or U.S. tax resident? <input type="checkbox"/> No <input type="checkbox"/> Yes SSN/TIN: _____	U.S. citizen or U.S. tax resident? <input type="checkbox"/> No <input type="checkbox"/> Yes SSN/TIN: _____	
	Tax resident of a country other than Canada/USA? <input type="checkbox"/> No <input type="checkbox"/> Yes Jurisdiction of tax residence: _____ TIN: _____	Tax resident of a country other than Canada/USA? <input type="checkbox"/> No <input type="checkbox"/> Yes Jurisdiction of tax residence: _____ TIN: _____	Tax resident of a country other than Canada/USA? <input type="checkbox"/> No <input type="checkbox"/> Yes Jurisdiction of tax residence: _____ TIN: _____	Tax resident of a country other than Canada/USA? <input type="checkbox"/> No <input type="checkbox"/> Yes Jurisdiction of tax residence: _____ TIN: _____	Tax resident of a country other than Canada/USA? <input type="checkbox"/> No <input type="checkbox"/> Yes Jurisdiction of tax residence: _____ TIN: _____	Tax resident of a country other than Canada/USA? <input type="checkbox"/> No <input type="checkbox"/> Yes Jurisdiction of tax residence: _____ TIN: _____
	Date of birth: Y Y Y Y M M D D 	Date of birth: Y Y Y Y M M D D 	Date of birth: Y Y Y Y M M D D 	Date of birth: Y Y Y Y M M D D 	Date of birth: Y Y Y Y M M D D 	Date of birth: Y Y Y Y M M D D

e) **Is the Account Holder (or are the Account Holders) a not-for-profit organization?** No Yes → If YES, please provide the following information:

- Registered as a charity with the Canada Revenue Agency? No Yes
- Canada Revenue Agency registration number: _____
- Does the Account Holder (or do the Account Holders) solicit charitable donations from the public? No Yes

9. INTENDED USE OF THE GIC (MANDATORY)

savings retirement education income other (please specify): _____

10. STATEMENT AND SIGNATURE (THE ACCOUNT HOLDER(S) MUST READ, CONSENT TO AND SIGN THIS SECTION.)

I hereby:

- Confirm that I have requested that this Application and related contractual terms and conditions be drafted in the English language only. *Par les présentes, je confirme avoir demandé que la présente Demande d'adhésion et les dispositions qui y sont prévues soit rédigée en anglais uniquement.*
- Consent to the collection, use and disclosure of my personal information by Industrial Alliance Trust Inc. in the ways and for the purposes identified in the attached Agreement Concerning Guaranteed Investment Certificates and the Daily Interest Account (the "Agreement").
- Declare that the information provided with respect to this Application for this product is complete and accurate and is the basis for the issuance of this guaranteed investment certificate by Industrial Alliance Trust Inc.
- Agree to advise Industrial Alliance Trust Inc. of any change to the information provided in this Application.
- Acknowledge that I have read the contractual provisions provided in this Application as well as those provided in the Agreement, acknowledge that I have received a copy and understand that these provisions form an integral part of the Agreement concluded with Industrial Alliance Trust Inc., and agree to comply with them.
- Acknowledge having been informed that following the acceptance of this Application, Industrial Alliance Trust Inc. will pay compensation to my agent.
- Request that Industrial Alliance Trust Inc. advise me of any offer or opportunity, including any credit opportunity, that may be of interest to me and for which I am eligible.
- Acknowledge that I have received a copy of the Industrial Alliance Trust Inc. "**Fee Schedule for iA Trust Products.**"
- If I am acting on behalf of a corporation or other entity, I confirm that I have been duly authorized to sign on behalf of such corporation or entity.

X

Signature of Account Holder / Authorized Signatory

Date (YYYY-MM-DD)

X

Signature of Account Holder / Authorized Signatory (if applicable)

Date (YYYY-MM-DD)

X

Signature of Account Holder / Authorized Signatory (if applicable)

Date (YYYY-MM-DD)



The Agent's signature is required under section 11.

11. AGENT'S CONFIRMATION – THIS CONFIRMATION MUST BE SIGNED AND DATED BY THE AGENT.

I hereby certify that:

- I have personally met with the Account Holder(s) and have witnessed them sign the Application.
- For each Account Holder that is an individual, I met with them and verified their identity by reviewing their original, unexpired, government-issued photo identification document.
- For each Account Holder that is a corporation or non-corporate entity, I met with the individual(s) who signed the Application and I verified their identity by reviewing their original, unexpired, government-issued photo identification document.
- The information provided in this Application corresponds to the original documents presented to me.
- I have taken reasonable measures to determine whether each Account Holder is acting on behalf of a third party.
- I have taken reasonable measures to determine whether each individual Account Holder is a Politically Exposed Person, a Head of an International Organization, a family member of either or a close associate of a politically exposed foreign person.
- Cash will not be accepted as a source of funds for the GIC.
- I have provided a copy of the Industrial Alliance Trust Inc. "Fee Schedule for iA Trust Products" (available at www.iatrust.ca) to the Account Holder(s).

If you have reasonable grounds to suspect an undisclosed third party is involved in this transaction, please email details to: savings@iatrust.ca.

Agent's name: _____

X

Agent signature

Date (YYYY-MM-DD)

CRS Participating Jurisdictions

Andorra	Denmark	Korea	Romania
Anguilla	Dominica	Kuwait	Russian Federation
Antigua and Barbuda			
Argentina	Estonia	Latvia	Saint Kitts and Nevis
Aruba		Lebanon	Saint Lucia
Australia	Faroe Islands	Liechtenstein	Saint Vincent and the Grenadines
Austria	Finland	Lithuania	Samoa
	France	Luxembourg	Saint Martin
Bahamas			San Marino
Bahrain	Germany	Macao (China)	Saudi Arabia
Barbados	Ghana	Malaysia	Seychelles
Belgium	Gibraltar	Malta	Singapore
Belize	Greece	Marshall Islands	Slovak Republic
Bermuda	Greenland	Mauritius	Slovenia
Brazil	Grenada	Mexico	South Africa
British Virgin Islands	Guernsey	Monaco	Spain
Brunei Darussalam		Montserrat	Sweden
Bulgaria	Hong Kong (China)		Switzerland
	Hungary	Nauru	
Canada		Netherlands	Trinidad and Tobago
Cayman Islands	Iceland	New Zealand	Turkey
Chile	India	Niue	Turks and Caicos Islands
China	Indonesia	Norway	
Colombia	Ireland		United Arab Emirates
Cook Islands	Isle of Man	Panama	United Kingdom
Costa Rica	Israel	Poland	Uruguay
Croatia	Italy	Portugal	
Cyprus			Vanuatu
Curaçao	Japan	Qatar	
Czech Republic	Jersey		

AGREEMENT CONCERNING GUARANTEED INVESTMENT CERTIFICATES AND THE DAILY INTEREST ACCOUNT

Industrial Alliance Trust Inc., a trust company incorporated under the statutes of Canada and a member of the Canada Deposit Insurance Corporation (CDIC), agrees to issue guaranteed investment certificates (GICs) of a maximum term of 5 years and open a Daily Interest Account upon receipt of the amounts indicated in the Application for a non-registered Guaranteed Investment Certificate completed by the Account Holder under the following conditions:

1. General provisions

1.1. Definitions

For the purposes hereof, the words or terms below shall have the following meaning:

- a) Account Holder: The person(s) identified as the Account Holder(s) in the Application.
- b) Application: The Application for a non-registered Guaranteed Investment Certificate completed and signed by the Account Holder for a non-registered guaranteed investment certificate with the Issuer.
- c) Book Value: For the purposes of this Agreement, the Book Value of each GIC is equal to the amount invested in the GIC plus the accrued interest.
- d) Daily Interest Account: A daily interest savings account opened for the benefit of the Account Holder as stipulated under Section 1.3 of this Agreement.
- e) Deposit(s): Individually or collectively, the GIC(s) issued and the Daily Interest Account opened for the benefit of the Account Holder.
- f) GIC: One or more guaranteed investment certificates issued by the Issuer as defined under Section 1.4 of this Agreement.
- g) Issuer: The financial institution that provides GICs and where the Daily Interest Account can be opened. For the purposes of this document, the Issuer is Industrial Alliance Trust Inc.

1.2. Deposits

All Deposits are kept by the Issuer in accordance with the Trust and Loan Companies Act (Canada). The Issuer reserves the right to limit at any time and without prior notice the value in dollars of any Deposit and any balance.

All investments in Deposits are not negotiable and are not transferable to any person other than the Issuer.

1.3. Daily Interest Account

If the Issuer does not receive any instruction regarding how to pay out the GIC upon maturity, the Book Value of the GIC payable at maturity will be transferred to the Daily Interest Account. The interest rate applicable to this account is variable and is as determined in Section 1.6 of this Agreement.

1.4. GIC

A GIC is an investment for which, upon receipt of a minimum amount specified in the Application, the Issuer guarantees a fixed interest rate applicable to this amount for a specified period. The Account Holder shall determine the terms applicable to this investment in the Application. The guaranteed interest rate is as calculated in Section 1.6 of this Agreement.

1.5. GIC renewal

Before the GIC matures, the Account Holder can give instructions concerning the renewal of this investment in the Application or through a subsequent notice sent to the Issuer. If the type of investment to be renewed or the conditions concerning the term and duration of the investment are no longer offered by the Issuer on the GIC maturity date, it will be renewed according to the terms most similar to the investment that matured. The interest rate applicable will be the rate in force on the date the investment is renewed.

In the event that instructions are not received from the Account Holder before the GIC maturity date, on the GIC maturity date, the Book Value of the GIC on that date will be transferred to the Daily Interest Account as stipulated in Section 1.3 of this Agreement.

1.6. Interest calculation and payment

- a) GIC
Interest is calculated on the balance of capital paid for the issuance of the GIC based on the number of days in the term based on a 365-day year. Interest on Deposits is compounded annually and paid at maturity or annually as indicated by the Account Holder on the Application. The interest rate applicable to the GIC is published on the Issuer's website (www.iatrust.ca).
- b) Daily Interest Account
The interest rate applicable to any amount deposited in the Daily Interest Account is the rate determined and published from time to time by the Issuer. Interest is calculated on the daily balance of the Daily Interest Account at the end of the day and is credited monthly to this account. The interest rate and terms applicable to this account are subject to change without notice and are available on request or on the Issuer's website.

1.7. Holding of funds

Any sum deposited may be held by the Issuer for a certain period following the deposit of said sums. Under no circumstances shall said period exceed ten (10) business days.

1.8. Transactions received after 4:00 pm (Eastern Time)

Any transaction request received after 4:00 pm (Eastern Time), including any GIC

request or withdrawal request, shall be processed as though received the following business day.

1.9. Fees

Fees may be charged by the Issuer for the administration of the Deposits. The description of these fees is available in the "Fee Schedule for iA Trust Products" document, which is provided upon request and which is available on the Issuer's website (www.iatrust.ca). The Issuer reserves the right to modify its fees by sending a notice at least thirty (30) days prior to the effective date of the modifications. Any modification to the fees shall be considered accepted by the Account Holder if the account Deposits are kept with the Issuer following the thirty (30) day period. For further information on the means used by the Issuer to send a notice to the Account Holder, see Section 1.20 of this Agreement.

1.10. Compensation

The Issuer reserves the right to withdraw from any Deposit all sums owed by the Account Holder, including any sum due for all fees payable or for any administrative service rendered. The Issuer may exercise this right at any time and without prior notice. Any withdrawal requested by the Account Holder may be debited by the sums owed the Issuer.

1.11. Unauthorized or fraudulent transactions

The Issuer reserves the right to refuse to perform any transaction concerning the Deposits or to temporarily freeze them, if the Issuer has reason to believe that an unauthorized or fraudulent transaction is involved.

1.12. Statement and transaction confirmation

The Account Holder shall be wholly responsible for regularly verifying the transaction details on the Deposits. If the Account Holder notices an error or omission, the Account Holder must advise the Issuer thereof within 30 days following the transaction. If the Account Holder does not advise the Issuer of an error or omission within this time period, the statement shall be deemed to be accurate by the Account Holder and the Issuer. The Account Holder thus loses the right to demand any claim in connection with transactions omitted from or indicated in the statement or for any other error or omission in the statement.

The Issuer sends the Account Holder an annual Deposit statement at least once a year. The Account Holder may request an additional statement, for which administrative fees shall be applied. The Account Holder must promptly check each statement within thirty (30) days after the statement date. If the Holder does not notify the Issuer of an error or omission in the statement within this period, the statement is deemed accurate by the Account Holder and the Issuer.

For Deposit(s) held by more than one Account Holder, all statements and other notices are sent jointly to the Account Holders at the address of the first Account Holder identified in the Application. Such notice or statement is deemed to have been sent to each Account Holder.

1.13. Return of capital and withdrawal

- a) General
Subject to the restrictions applicable to GICs below, the Account Holder may request the withdrawal of the investments in Deposits by sending a notice to the Issuer. Withdrawals may be subject to limits with regard to the dollar amount and frequency or as determined by the Issuer. These limits may be changed at any time by the Issuer without notice. Subject to the GIC, the Issuer may also close the Deposits at any time unilaterally and without prior notice by remitting to the Account Holder a sum equivalent to the balance of the Deposits. Upon receipt of the written notice from the Account Holder, or should the Issuer unilaterally close the Deposits, the Issuer shall withdraw the total balance from the Deposits in accordance with the terms and conditions stipulated in this Agreement.
Unless the GIC is held as an investment in a registered retirement income fund (hereafter "RRIF") under the Income Tax Act (Canada), no withdrawal or refund is allowed prior to maturity.
- b) Withdrawal value of a GIC in a RRIF
The withdrawal value of a GIC held in a RRIF before maturity is the lesser of A and B, where
 - A. is the GIC's Book Value on the date of the request, less the difference between i) and ii), multiplied by the remaining time in years and twelfths of years, where:
 - i. is the annual future interest that the GIC would produce, given the current rate offered by the Issuer for a period equivalent to the term selected at the start and the type of interest chosen for the amount invested, plus 1%;
 - ii. is the annual future interest that the GIC would produce, given its guaranteed rate.
 - B. is the GIC's Book Value on the date of the request.

In addition, upon withdrawal from a GIC, the Issuer deducts from the lesser of A and B above an amount equal to 0.065% for each month left in the GIC term multiplied by the GIC's Book Value on the date of the withdrawal.

1.14. Joint and several liability

It is understood that if a Deposit is opened or issued in the name of more than one Account Holder, the Account Holders are jointly and severally responsible for all obligations arising from this Agreement.

1.15. Co-ownership (not applicable in Quebec)

When more than one Account Holder requests to open or issue a Deposit in the Application, failing notice to the contrary sent to the Issuer by the Account Holders, the Deposit is held by the Account Holders as joint owners with right of survivorship. In this case, on the death of one Account Holder, the survivor Account Holder becomes the sole owner of the Deposit and all rights and obligations under this Agreement must be exercised by this sole Account Holder. In Quebec, a Deposit cannot be held by more than one Account Holder.

1.16. Amendment to the Agreement

The Issuer may at any time, subject to conditions concerning the term and guaranteed interest rate at maturity of any GIC, amend the terms and conditions concerning Deposits in this Agreement by sending prior notice of at least thirty (30) days to the Account Holder. Any amendment to this Agreement shall be considered accepted by the Account Holder if the Deposits are kept with the Issuer following said period of thirty (30) days. Any amendment must be evidenced in writing and signed by a person duly authorized by the Issuer. The Account Holder may obtain the most recent version of this Agreement upon request. For additional information on the means used by the Issuer to send a notice to the Account Holder, see Section 1.20 of this Agreement.

1.17. Files and personal information

In order to ensure the confidentiality of the Account Holder's personal information, the Issuer shall set up a file (the "File") for the Account Holder. The Issuer shall put therein any information provided by the Account Holder for the purposes of opening and administering the Deposits.

Only the duly authorized employees, agents and service suppliers of the Issuer who are responsible for administering the Deposits including any representative acting as an intermediary for the opening of the Deposits and for all transactions related to the Deposits, or any other person that the Account Holder has authorized, shall have access to the File.

The File shall be kept at the offices of the Issuer or at the offices of an agent or service supplier of said Issuer. The Account Holder may consult the personal information contained in Account Holder's file and make any rectifications thereto, if applicable, by sending a written request to that effect to the address below:

Industrial Alliance Trust Inc.
Information Access Officer
1080 Grande Allée West
PO Box 1907, Station Terminus
Quebec City, QC G1K 7M3

The Issuer may draw up a list of clients, for business prospection purposes, for its own use or that of the companies of the Industrial Alliance group. The Account Holder shall have the right to have his/her name removed from said list by sending a request in writing to this effect to the Information Access Officer at the aforementioned address.

The Account Holder agrees to notify the Issuer promptly of any change in mailing address or other information relating to the File.

1.18. Agents or service suppliers

The Issuer may delegate to agents or service suppliers, including Industrial Alliance Insurance and Financial Services Inc., some of its administrative duties or some of its powers with a view to carrying out specific acts, which may receive all or part of the fees or costs that the Issuer is entitled to under these presents, it however being understood that the Issuer is ultimately responsible for the administration of the Deposits.

1.19. Proof of electronic communication

Any copy of an electronic communication transmitted under this Agreement is deemed to be an original writing and may serve as proof under a judicial proceeding, an administrative inquiry or any other proceeding as if it were an original written document. The Account Holder waives any right to object to the filing of such copy as proof.

1.20. Notice

Any notice, request or other communication (hereinafter "Notice") relating to this Agreement may be transmitted by email, by regular prepaid mail, by posting on the Issuer's website, or by any means, electronic or non-electronic, that the Issuer agrees to use. If the Issuer sends a Notice by mail or email, the mailing or email address to be used is the last known address in the Account Holder's File. The Account Holder is deemed to have received any Notice if the Notice is sent by email or by mail to the Holder's last mailing address or email addresses in the File or if the notice is posted on the Issuer's website. More specifically, any notice shall be deemed to be received by the Account Holder on the fifth business day following the date on which the Notice is mailed by the Issuer. In all other cases, the Notice is deemed to have been transmitted on the day of its posting by the Issuer.

Any Notice or request to the Issuer under this Agreement is validly given if delivered or mailed, postage prepaid, and addressed to Industrial Alliance Trust Inc. at 1080 Grande Allée West, P.O. Box 1907, Station Terminus, Quebec City, QC G1K 7M3, or such other address as the Issuer may from time to time specify by Notice. Such Notice is deemed to have been given the day on which it was actually received by the Issuer.

1.21. Complaints

A dispute resolution process has been put in place by the Issuer in the event an Annuitant is not satisfied with a decision or service provided by the Issuer, believes a file processing error has occurred or wishes to file a complaint against the Issuer.

The process involves the following steps:

- The Annuitant must contact Industrial Alliance Trust Inc. by writing to Client Services at 1080 Grande Allée West, P.O. Box 1907, Station Terminus, Quebec City, QC G1K 7M3;
- If the problem is not resolved as a result of the preceding step, the Annuitant may file a request for review with the Issuer's Complaints Officer. This individual acts as an independent, internal mediator, reviewing complaints and recommending equitable solutions. All review requests must be sent in writing to the attention of the Industrial Alliance Complaints Officer, Industrial Alliance Trust Inc., 1080 Grande Allée West, P.O. Box 1907, Station Terminus, Quebec City, QC G1K 7M3;
- If the problem remains unresolved after the preceding steps have been taken, the Annuitant may take the following action:

- Residents of Quebec

An Annuitant who is not satisfied with the complaint resolution or personal treatment received may ask the Issuer to send his or her file to Autorité des marchés financiers (AMF). The Annuitant who chooses this option may do so only after the time frame for receiving a final decision has elapsed, and must act within one year of the receipt date of that decision.

Files submitted to the AMF contain all documentation relating to the complaint.

Any questions regarding the resolution of complaints within Quebec must be addressed to the AMF Information Centre:

Toll free: 1-877-525-0337

Fax: 418-647-9963

Online: www.lautorite.qc.ca

- Residents of all other provinces

The Issuer participates in the complaint resolution process offered by the Ombudsman for Banking Services and Investments. For more information, consumers with complaints may contact the ombudsman:

Toll free: 1-888-451-4519

Online: www.obsi.ca

1.22. Financial Consumer Agency of Canada

The Financial Consumer Agency of Canada (FCAC) is an independent body whose mandate is to inform and protect consumers of financial products and services. The FCAC also monitors federally regulated financial institutions to ensure that they comply with federal consumer protection laws and regulations. Consumers may contact FCAC at any time at the following address:

Financial Consumer Agency of Canada
427 Laurier Avenue West, 6th Floor
Ottawa, Ontario K1R 1B9
or online at www.fcac-acfc.gc.ca

1.23. Liability and indemnification

Subject to gross negligence or wilful misconduct of the Issuer, the Issuer cannot be held directly or indirectly liable for any loss, expense or damages related to the issuing of a GIC or the opening of a Daily Interest Account as well as its use by the Account Holder. This includes in particular but is not limited to any loss, expense or damages stemming from any fraud committed on the Deposits, changes in the interest rate applicable on the Deposits, services offered by the Issuer, the inability of the Account Holder to access said Deposits, and the inability of the Issuer to perform a transaction requested by the Account Holder.

The Account Holder undertakes to indemnify the Issuer from any loss that may stem directly or indirectly from the Account Holder's use of the Deposits, including any transaction, whether or not electronic, performed by the Account Holder.

1.24. Applicable legislation

All applicable provincial and federal laws govern this Agreement.

1.25. Miscellaneous provisions

- Currency
Any sum payable under this Agreement to or by the Issuer must be in Canadian currency.
- Interpretation
Where the context so requires, a word used in the masculine gender includes the feminine and vice versa, and the singular includes the plural and vice versa.
- Investment of the principal
The Issuer may invest or loan any paid principal, separately or jointly with its own funds or with those of other individuals in one or more investments or loans allowed under any applicable legislation to the Issuer, including any investments or loans issued by its affiliated entities. The Issuer may at any time, at its own discretion, change these investments or loans. The Issuer will retain, as its remuneration, any interest or gain made on the investments or loans that exceeds the guaranteed interest rate.

**INSTRUCTIONS FOR VERIFYING THE IDENTITY OF INDIVIDUALS
USING THE GOVERNMENT-ISSUED PHOTO IDENTIFICATION METHOD**

Each Account Holder is required to be physically present before the deposit broker or agent (collectively called the “agent”) and to present an **original** piece of government-issued **photo** identification for the agent’s review. The agent must examine the identification and see that the name and the photograph match those of the client.

The government-issued photo identification document must:

- state the client’s name
- have a photo of the client
- have a unique identifier number
- be valid – it must have an authentic appearance and not appear altered
- be current – if the photo identification document has an expiry date, the document cannot have expired
- be original – it cannot be a copy or a digitally scanned imaged
- be issued by a federal, provincial or territorial government (it cannot be issued by a municipal government, whether Canadian or foreign)

Photo-identification cannot take place on-line or by video conference.

The following chart provides examples of acceptable government-issued photo identification documents from federal, provincial or territorial authorities. Foreign photo identification is acceptable if it is equivalent to a Canadian photo identification document listed below.

Examples of acceptable photo identification documents	
Type of card or document	Issuing jurisdiction
Passport	Canada
Permanent resident card	Canada
Citizenship card (issued prior to 2012)	Canada
Secure Certificate of Indian Status	Canada
Driver’s licences	
British Columbia Driver’s Licence	British Columbia
Alberta Driver’s Licence	Alberta
Saskatchewan Driver’s Licence	Saskatchewan
Manitoba Driver’s Licence	Manitoba
Ontario Driver’s Licence	Ontario
Québec Driver’s Licence	Québec
New Brunswick Driver’s Licence	New Brunswick
Nova Scotia Driver’s Licence	Nova Scotia
Prince Edward Island Driver’s Licence	Prince Edward Island
Newfoundland and Labrador Driver’s Licence	Newfoundland and Labrador
Yukon Driver’s Licence	Yukon
Northwest Territories Driver’s Licence	Northwest Territories
Nunavut Driver’s Licence	Nunavut
The DND 404 Driver’s Licence	The Department of National Defence
Provincial services cards	
British Columbia Services Card	British Columbia
Provincial or territorial identity cards	
British Columbia Enhanced ID	British Columbia
Alberta Photo Identification Card	Alberta
Saskatchewan Non-driver photo ID	Saskatchewan
Manitoba Enhanced Identification Card	Manitoba
Ontario Photo Card	Ontario
New Brunswick Photo ID Card	New Brunswick
Nova Scotia Identification Card	Nova Scotia
Prince Edward Island Voluntary ID	Prince Edward Island
Newfoundland and Labrador Photo Identification Card	Newfoundland and Labrador
Yukon General Identification Card	Yukon
Northwest Territories General Identification Card	Northwest Territories
Nunavut General Identification Card	Nunavut