



# New Account Application Form

## **New Account (Investment Accounts)**

- Individual/Corporate (Complete Sections 1, 2, 5, 6, 7, 9 and 10)
- Joint/Joint with Rights of Survivor/ITF/Joint ITF (Complete Sections 1, 2, 3, 4, 5, 6, 7, 8, 9 and 10)

## **New Account (Registered Accounts)**

- RSP/GRSP/LIRA/Lock-In RSP/RIF/LIF/RLIF/RLSP/TFSA/RDSP (Complete Sections 1, 2, 4, 5, 6, 7, 9 and 10)
- Spousal RSP/RESP (Complete Sections 1, 2, 3, 4, 5, 6, 7, 8, 9 and 10)

## **Existing Account Holder (Investment Accounts)**

- Individual/Corporate (Complete Sections 1, 2, 5, 6, 7, 9 and 10)
- Joint/Joint with Rights of Survivor/ITF/Joint ITF (Complete Sections 1, 2, 3, 4, 5, 6, 7, 8, 9 and 10)

## **Existing Account Holder (Registered Accounts)**

- RSP/LIRA/RIF/GRSP/LIF/Lock-In RSP (Complete Sections 1, 2, 4, 5, 6, 7, 9 and 10)
- Spousal RSP/RESP (Complete Sections 1, 2, 3, 4, 5, 6, 7, 9 and 10)

### **Note:**

**The New Account Application Form (NAAF) must be completed for each new plan opened.**



**1 Account Registration & Type (Check one)**

<input type="checkbox"/> INVESTMENT ACCOUNT	<input type="checkbox"/> Leverage	<input type="checkbox"/> REGISTERED ACCOUNT	<input type="checkbox"/> Leverage
<input type="checkbox"/> Client Name	<input type="checkbox"/> Intermediary/Self Directed	<input type="checkbox"/> Client Name	<input type="checkbox"/> Intermediary/Self Directed
<input type="checkbox"/> Individual	<input type="checkbox"/> Corporate	<input type="checkbox"/> Individual RSP	<input type="checkbox"/> Lock-In RSP
<input type="checkbox"/> ITF	<input type="checkbox"/> Joint	<input type="checkbox"/> Spousal RSP	<input type="checkbox"/> TFSA
<input type="checkbox"/> Joint ITF	<input type="checkbox"/> Joint WROS	<input type="checkbox"/> GRSP	<input type="checkbox"/> RESP
		<input type="checkbox"/> RIF	<input type="checkbox"/> RLIF
		<input type="checkbox"/> Spousal RIF	<input type="checkbox"/> RLSP
		<input type="checkbox"/> LIF	<input type="checkbox"/> RDSP

**2 Account Holder Information (Please check one box and print name in full)**

Mr.  Mrs.  Ms.  Dr.  Corporate (Attach Corporate Resolution/Entity Owner)  Existing GPWM Client  New GPWM Client

**Client ID**

Required for  
Non-Registered Accounts

Type of ID: \_\_\_\_\_

Place of Issue: \_\_\_\_\_

Unique Identifier

Number: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

Last Name First Name Initial S.I.N. (Required) DOB (MM/DD/YYYY)

Address on file

Street Suite No. City Province Postal Code

Home Phone Business Phone Mobile Fax Email Address

**Banking  
Information**

Bank Name Bank Transit No. Bank Account Number

VOID CHEQUE ATTACHED Bank Address

**Account Holder's Spousal Information**

Are you married or do you have a common-law spouse?  YES  NO If No;  Single  Divorced  Widow  Other \_\_\_\_\_

If yes, is your spouse the joint applicant or spousal contributor  YES  NO If Yes; complete SECTION 3 AND SECTION 5

Do you have any dependents?  YES  NO If Yes; how many dependents? \_\_\_\_\_

If your spouse is not the joint applicant, please complete the following information.

Spouse's Last Name Spouse's First Name Spouse's Employer Spouse's Occupation

**3 Co-Account Holder Information (Spousal Contributor or Joint Applicant)**

Mr.  Mrs.  Ms.  Dr.  Corporate (Attach Corporate Resolution/Entity Owner)  Existing GPWM Client  New GPWM Client

**Client ID**

Required for  
Non-Registered Accounts

Type of ID: \_\_\_\_\_

Place of Issue: \_\_\_\_\_

Unique Identifier

Number: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

Last Name First Name Initial S.I.N. (Required) DOB (MM/DD/YYYY)

Address on file  Address same as Account Holder

Street Suite No. City Province Postal Code

Home Phone Business Phone Mobile Fax Email Address

**Banking  
Information**

Bank Name Bank Transit No. Bank Account Number

VOID CHEQUE ATTACHED Bank Address

**Co-Account Holder's Spousal Information**

Complete this section if your spouse is not the joint applicant.

Are you married or do you have a common-law spouse?  YES  NO If No;  Single  Divorced  Widow  Other \_\_\_\_\_

Do you have any dependents?  YES  NO If Yes; how many dependents? \_\_\_\_\_

If yes, please complete the following information.

Spouse's Last Name Spouse's First Name Spouse's Employer Spouse's Occupation



**4 Designation of Beneficiary/ITF Applicant/TFSA Successor**

**Your Beneficiary:** This designation of a beneficiary is subject to applicable laws and any statements made in a Will. The beneficiary you name here will not be changed automatically by any future marriage, divorce or separation. If you want to change your beneficiary you will have to submit a new designation.

**Important!**  Registered Account  ITF  TFSA Successor

Last Name First Name Relationship Account % S.I.N. (Required for RESP) DOB (MM/DD/YYYY) (Required for RESP)

Last Name First Name Relationship Account % S.I.N. (Required for RESP) DOB (MM/DD/YYYY) (Required for RESP)

Last Name First Name Relationship Account % S.I.N. (Required for RESP) DOB (MM/DD/YYYY) (Required for RESP)

Last Name First Name Relationship Account % S.I.N. (Required for RESP) DOB (MM/DD/YYYY) (Required for RESP)

**5 Employer Information**

Account Holder Employer's Name Co-Account Holder Employer's Name

Employer's Address Employer's Address

City Province Postal Code City Province Postal Code

Account Holders Occupation Type of business Yrs. with Employer Co-Account Holders Occupation Type of business Yrs. with Employer

**6 Financial and Account Information (This information is a mandatory requirement of MFDA members)**

Gross Annual Income		Investment Knowledge		Investment Objective	Time Horizon	Risk Tolerance
Acc	Co-Acc	Acc	Co-Acc			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	_____ % Very Low
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	_____ % Low
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____ % Safety	<input type="checkbox"/>	_____ % Low to Medium
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____ % Income	<input type="checkbox"/>	_____ % Medium
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____ % Growth	<input type="checkbox"/>	_____ % Medium to High
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____ % Speculation	<input type="checkbox"/>	_____ % High
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	100%	<input type="checkbox"/>	100%

Account Holder				Co-Account Holder			
Net Worth		Investment Experience		Net Worth		Investment Experience	
(a) Liquid Assets	\$ _____	<input type="checkbox"/>	Bonds	(a) Liquid Assets	\$ _____	<input type="checkbox"/>	Bonds
(b) Fixed Assets	\$ _____	<input type="checkbox"/>	Mortgages	(b) Fixed Assets	\$ _____	<input type="checkbox"/>	Mortgages
(c) Liabilities	\$ _____	<input type="checkbox"/>	Stocks	(c) Liabilities	\$ _____	<input type="checkbox"/>	Stocks
		<input type="checkbox"/>	Mutual Funds			<input type="checkbox"/>	Mutual Funds
Net Worth (a+b-c)	\$ _____	<input type="checkbox"/>	Term Deposits	Net Worth (a+b-c)	\$ _____	<input type="checkbox"/>	Term Deposits
<input type="checkbox"/>	Includes Spouse	<input type="checkbox"/>	Real Estate	<input type="checkbox"/>	Includes Spouse	<input type="checkbox"/>	Real Estate

**NOTE: Any amendments made in Section 6 require the Account Holder/Co-Account Holder to initial where a change has been made.**



**6 Financial and Account Information (continued)**

1. Is there any other person who has a financial interest in this account or who exerts control over the assets in this account? (If yes, attach a Third Party Determination Statement)  YES  NO
2. Is the account being opened on behalf of the applicant by a General Power of Attorney, Public Trustee, etc.? (If yes, attach the original or notarized governing document with the application)  YES  NO
3. Do you, the Account/Co-Account holder or your spouse, control the trading in any other accounts with GP Wealth Management Corporation?  YES  NO
4. Did you borrow funds to purchase these investments? If yes, please provide a signed copy of the "Leverage Disclosure Document".  YES  NO
5. Are you a politically exposed foreign person ("PEFP")?  YES  NO

A PEFP is an individual or a family member (mother, father, child, spouse/common law partner, spouse's/common law partner's mother or father, brother, sister, half-brother, half-sister) of an individual who holds or has ever held one of the following offices or positions in or on behalf of a foreign country: (a) a head of state or government; (b) a member of the executive council of the government or member of a legislature; (c) a deputy minister or equivalent; (d) an ambassador or an ambassador's attaché or counsellor; (e) a military general or higher rank; (f) a president of a state owned company or bank; (g) a head of a government agency; (h) a judge; (i) a leader or president of a political party in a legislature.

If yes, Office or Position? \_\_\_\_\_

6. Intended use of the account? (Not required for registered plans) \_\_\_\_\_
7. Is this account being opened for a not-for-profit entity?  YES  NO  
 If yes is the entity a registered charity for income tax purposes?  YES  NO  
 If no, does the entity solicit charitable financial donations from the public?  YES  NO

**7 Investment Fund Details**

- Source of Funds**
- T2033/T2151/TD2 Transfer
  - RESP/TFSA Transfer
  - Loan Proceeds (Lender) \_\_\_\_\_
  - Commission Rebate (Attach a signed Commission Rebate Disclosure Form)
  - Complete and attach a GP Wealth Management Pre-Authorization Chequing Plan Form
  - Transfer In-Kind (Dealer Change)
  - Transfer In-Kind (Registered Plan Conversion)
  - Other: \_\_\_\_\_
  - Transfer In-Kind (Other)
  - Cheque Attached

Investment		Purchase					GIC		PAC/GRSP Contribution			
Product Code Mandatory	Name	Amount	DSC	Low Load	Front End %	Wire Order #	Term (yrs)	Annual Payout	Amount	DSC	Low Load	Front End %
		\$	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	\$	<input type="checkbox"/>	<input type="checkbox"/>	
		\$	Total Amount						\$	Total Amount		

Instructions \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_



**8 Joint Account Agreement**

It is the express intention of each of the undersigned that the ownership of this Joint Account be vested as follows: (Please check one)

**Joint tenants with rights of survivorship and not tenants in common.** (Not available in Quebec) Each of the undersigned has an undivided interest in the whole property (applicable only to those persons residing and domiciled in jurisdictions permitting beneficiary designations other than by will). In the event of the death of either or any of the undersigned, the entire interest in the Joint Account shall be vested in the survivor(s) on the same terms and conditions as therefore held, without releasing in any manner the undersigned or their estates from the liability provided for in the Joint Account Agreement.

**Tenants in common without right of survivorship.** In the event of the death of either or any of the undersigned, the interests in the tenancy as of the close of business on the date of death of the decedent (or on the following business day if the date of death is not a business day) shall be equal unless otherwise specified below, without releasing in any manner the liability of the estate. If the interests are not to be equal, please designate the percentage interest of the tenant.

Name of Account Holder or his or her estate \_\_\_\_\_ %      Name of Co-Account Holder or his or her estate \_\_\_\_\_ %

But any taxes, costs, expenses or other charges shall become a lien against or payable out of the account as the result of the death of the decedent, or through exercise by his or her estate or representative of any rights in the account shall, so far as possible, be deducted from the interest of such decedent. This provision shall not release the decedent's estate from the liability provided for in the Joint Account Agreement.

Each of the undersigned hereby agrees to the foregoing and acknowledges that he/she has received and agrees to the terms and conditions of the Joint Account Agreement.

**X** \_\_\_\_\_ **X** \_\_\_\_\_  
Account Holder Signature      Co-Account Holder Signature (for Joint Investment Accounts)

**9 Account Agreement (Signature Required)**

In consideration of GP Wealth Management Corporation (the "Dealer") accepting this account, I/we agree that:

- a. I/We have read the application and understand the information in it;
- b. I/We am/are responsible for and acknowledge all orders placed by the Dealer and I/we must pay for the order at the time the order is placed;
- c. I/We acknowledge that the information on this New Account Application Form accurately represents my/our personal financial situation and my/our understanding of the information disclosed as at the date noted below. I/We agree to advise the Dealer, in writing, of any changes in my/our personal information including but not limited to name, marital status, phone number(s), address(es), employment information, investment objectives, risk tolerance, time horizon, annual income, as soon as the changes occur;
- d. GP Wealth Management has the right to conduct a credit check on me/us and my/our business(es), if applicable and I/we authorize GP Wealth Management to conduct a credit check;
- e. For its own protection and without prejudice, the Dealer has the right to reject an order or to sell any securities in my/our account for legal, regulatory or eligibility reasons;
- f. I/We acknowledge receipt of the current prospectus and/or summary and financial statements or an information folder for my/our initial investments. I/we have read the Dealer Compensation Disclosure Statement and declare that I/we understand the charges, conditions and provisions stated in all the documents, which apply to the purchases, for which this application is made.

**X** \_\_\_\_\_ **X** \_\_\_\_\_  
Account Holder's Signature      MM/DD/YYYY      Co-Account Holder's Signature      MM/DD/YYYY

**10 Dealer/Financial Advisor Information**

- a) Do you have a direct or indirect interest in the Account other than an interest in commissions charged?  YES  NO  
(If yes, give details in Financial Advisor's Comments)
- b) Are you registered in the province in which the client resides?  YES  NO
- c) Have you personally met the client?  YES  NO  
If yes, when? \_\_\_\_\_
- d) How long have you known the client? \_\_\_\_\_
- e) How did you come to know the client?  
 Advertising Lead    Phone-In    Personal Contact    Walk In    Other  
 Referral   Referred by: \_\_\_\_\_
- f) Has a credit check been done?  YES  NO  
If Yes, what was the result (check one)  Acceptable  Not Acceptable  
Initial Order    Buy or  Sell    Solicited or  Unsolicited  
Financial Advisor's Comments: \_\_\_\_\_

**X** \_\_\_\_\_ **X** \_\_\_\_\_  
Financial Advisor Signature      FA Name & Dealer Number      MM/DD/YYYY

**X** \_\_\_\_\_ **X** \_\_\_\_\_  
Branch Manager Signature      BM Name      MM/DD/YYYY

**X** \_\_\_\_\_ **X** \_\_\_\_\_  
Dealer Officer Signature      DO Name      MM/DD/YYYY



**CLIENT ACCOUNT AGREEMENT**

In this Agreement, the words "GPWM", "we" and "us" refer to GP Wealth Management Corporation. The words "you", "your", "yours" mean the client and any other individual with authority over the client's account. Financial Advisor refers to a person who represents GPWM as a registered agent and is licensed to deal with the general public.

**TERMS AND CONDITIONS**

In consideration of GP Wealth Management Corporation agreeing to operate and maintain any account(s) for the applicant (the "Client" or "you"), the Client agrees with, represents and acknowledges to GPWM as follows:

**1. APPLICABLE RULES AND REGULATIONS**

All activity in this account is subject to the rules and regulation of the securities industry, as applicable, the laws of the provinces in which we do business and the laws of Canada.

**2. OPERATION OF ACCOUNT**

You are responsible for and acknowledge all orders placed by GPWM in your account and you must pay for the order at the time the order is placed. You are responsible for all commissions and other charges, if any, payable in respect of your orders.

GPWM will only accept a redemption request from you for a fund if the initial purchase of that fund has been settled with the fund company and confirmed in your account.

For its own protection and without prejudice, GPWM has the sole discretion to reject any transaction requested by you in your account for legal, regulatory or eligibility reasons.

GPWM reserves the right to set its own deadline to guarantee the receipt of next available net asset value. GPWM may change the deadline without a notice to you.

GPWM will only transact purchase orders for approved fund companies. For unapproved fund companies, GPWM will only accept redemption requests. Additionally, GPWM does not guarantee (a) timely payment of distributions; (b) next available net asset value; or (c) fixed settlement dates.

GPWM will transact a purchase order only if the applicable fund is fully registered for sale in the jurisdiction of your residence.

GPWM reserves the right to charge fees or commissions that are not noted in the fund company's prospectus. GPWM shall communicate such fees in writing to you at least 60 days prior to charging such fees.

GPWM reserves the right to set its own minimum purchase or redemption amount, which may differ from what is noted in the fund company's prospectus.

**3. VERIFICATION OF TRANSACTION**

Every transaction indicated or referred to in any communication shall be conclusively treated as authorized pursuant to your instructions, and as ratified and confirmed by you, and as correct unless GPWM shall have received written notice to the contrary within thirty (30) days after it is sent to you. GPWM will not be liable for errors or omissions in connection with or in handling of orders relating to the purchase, sale, execution or expiration of a security or any other matter relating to the account unless caused by gross negligence.

**4. TRADING AUTHORIZATION**

Designating a GPWM Financial Advisor as a Trading Authority does not constitute discretionary trading authorization. Your account is not a managed account. You acknowledge that you are bound by any actions taken by GPWM or your Financial Advisor, and agree to indemnify GPWM against any and all actions, liabilities, damages, costs that may arise as a result of GPWM relying on this authorization. Such authorization is valid until cancelled by you by written notice to both, GPWM and the Financial Advisor. The authorization expires, among other conditions, on your death or mental incapacitation.

**5. ACCOUNT STATEMENTS**

Every statement or other communication sent by GPWM to you shall be deemed to have been acknowledged as correct, approved and consented to by you unless GPWM shall have received written notice to the contrary addressed to GPWM's Compliance Department within thirty (30) days after it is sent to you.

**6. NOTICES TO CLIENT**

Any notices or communication to you may be given by prepaid mail, or facsimile transmission to any address/facsimile number of record of you with GPWM or may be delivered personally to any such address of record, and shall be deemed to have been received, if mailed, on the second business day after mailing, or if sent by telegraph or facsimile transmission, on the day sent, or if delivered, when delivered. Nothing in this section shall be interpreted as requiring GPWM to give any notice to you which is not otherwise required to be given by GPWM.

**7. LEGAL CAPACITY**

You have reached the age of majority. The client, if a corporation, represents that it has the power and capacity to enter into this agreement and to effect the transactions contemplated herein and that the execution and delivery of this agreement have been duly authorized.

**8. EXTRAORDINARY EVENTS**

GPWM shall not be responsible for any loss, howsoever caused, whether directly or indirectly, by

- (a) government restrictions; (b) self-regulatory organization rulings; (c) suspension of trading; (d) acts of God; (e) other circumstances beyond our control, such as strikes, wars, terrorist attacks etc.

**9. RIGHT OF RESCISSION**

GPWM will only accept requests to rescind the purchase if it does not exceed the sum of \$50,000 and if you give us notice in writing within 48 hours of your receipt of the confirmation for a lump sum purchase. The trade confirmation will be deemed conclusively to have been received in the ordinary mail by you within 5 days of the date it is mailed.

**10. RIGHT OF WITHDRAWAL**

GPWM will only accept requests to withdraw from an agreement to purchase if such requests are made in writing and within 2 business days of receipt of the prospectus for the fund, or within 48 hours of the receipt of the confirmation of the purchase.

**11. HEADINGS AND PLURAL**

The headings used in this Agreement are for convenience of reference only and shall not in any way affect its interpretation. In this Agreement, where the singular is used it shall include the plural and vice versa. Where the masculine is used, it shall include the feminine.

**12. OTHER AGREEMENTS**

This Agreement shall be construed in conjunction with any other agreements between GPWM and you in connection with the account, provided that, to the extent necessary, the terms and provisions of this Agreement shall supersede the terms and provisions of all other agreements with GPWM, whether or referred to herein, except that this Agreement in no way limits or restricts any other rights which GPWM may have under any other agreement or agreements with you. None of the terms and conditions of this Agreement may be waived or changed without agreement in writing signed by you and an authorized officer of GPWM. If any applicable rules and regulations are enacted, made, amended or otherwise changed with the result that any term or condition of this Agreement is, in whole or in part, invalid, then such term or condition will be deemed to be varied or superseded to the extent necessary to give effect to such applicable rules and regulations. Any term or condition of this Agreement which not withstanding any such variation is invalid shall not invalidate the remaining terms. All disclosures contained in the GPWM New Account Application Form are considered part of this Agreement.

**13. FURTHER ASSURANCES**

You shall do all acts or things and execute and deliver all documents or instruments as are necessary or desirable to give effect to all transactions for the account executed by GPWM pursuant to this Agreement.

**14. SEVERABILITY**

In the event any term or provision of this Agreement, as amended from time to time, shall be deemed invalid, void or unenforceable, in whole or in part, by any court of competent jurisdiction, the remaining terms and provisions of this agreement shall remain in full force and effect.

**15. AMENDMENT**

GPWM may, from time to time, amend the terms and conditions of this Account Agreement, with subsequent written notification to you.

**16. TERMINATION**

GPWM may stop maintaining your account, if the account is used for mutual fund market timing practices. Such practices include frequent trading or price arbitrage trading.

GPWM may at its sole discretion terminate your Account Agreement and require you to close or transfer your account to another dealer within a limited time set by it. In the event that you fail to do so, GPWM may liquidate your account, pay all outstanding obligations and forward the net balance, if any, to you. The liquidation of your account may have significant financial consequences, including tax consequences, for you for which you would be solely liable.

**17. SUCCESSORS AND ASSIGNS**

This Agreement shall enure to the benefit of and shall be binding upon GPWM and the client, and their respective heirs, executors, administrators, successors and assigns, as the case may be.

**18. LANGUAGE**

It is the express wish of the parties that this Agreement and all documents, notices and other communication relating to the operation of the account, be in English language.

**JOINT ACCOUNT AGREEMENT**

In consideration of GP Wealth Management Corporation (the "Dealer") to operate, open and/or maintain a joint account (the "Joint Account") for the account holder and the co-account holder (each individually, the "Client" and collectively, the "Clients"), the Clients hereby jointly and severally agree as follows:

1. All transactions for the Joint Account shall be subject to the terms and conditions of all other existing agreements between the Dealer and the Clients.
2. The Dealer may conclusively rely on the authority of either Client, acting alone, and that either Client is authorized and empowered for and on behalf of the Clients to:
  - a. deposit any securities or monies with the Dealer;
  - b. buy, sell and other deal in securities through the Dealer;
  - c. execute agreements or modify, terminate or waive any applicable provisions relating to the Joint Account in accordance with the terms of (i) this Joint



Agreement (ii) any other agreement entered into by either Client with the Dealer; or (iii) any other authorization given to the Dealer by either Client, regardless of whether such agreement or authorization has been granted prior to or concurrently with or after the Clients agreed to the terms and conditions of this Joint Account Agreement;

- d. execute and deliver any agreements that the Dealer may require;
  - e. generally deal with the Dealer as fully and completely as the Client alone was interested in the Joint Account;
  - f. receive requests and demand for payment, notices of intention to sell or purchase and such other notices and demands as the Dealer may from time to time in its sole discretion deem necessary for the operation of the joint account;
  - g. give instructions in relation to the Joint Account, including with respect to the address for receipt of confirmations, statements, notices and other communication from the Dealer and to receive them and acquiesce in their correctness;
  - h. settle, compromise, adjust and give release with respect to any claims, demands, disputes or controversies; and
  - i. make payments to either Client, or upon such Client's order, of any or all monies from the Joint Account as such Client may order and direct, even if such deliveries and/or payments shall be made to such Client personally and not for the Joint Account of the Clients and the Dealer shall be under no duty or obligation to inquire into the purpose or propriety of any such demand for delivery of securities or payment of monies, and the dealer shall not be bound to see to the application or disposition of the said Securities and/or monies so delivered or paid to either Client upon such Client's order. Notwithstanding subsection 2(i), the Dealer may, in its sole discretion, restrict the Joint Account and/or require written instructions from both of the Client when it deems necessary and shall not be responsible for any damages or losses in connection therewith.
3. The liability of the Client with respect to this Joint Account Agreement is joint and several. Without limiting the generality of the foregoing, the Clients hereby agree to pay to the Dealer promptly on demand all debit balances in the Joint Account. Furthermore, as continuing security for the discharge of the obligations under the Joint Account, each Client pledges in favor of the Dealer all property the Dealer may be holding or carrying for such Client, such pledge to be in addition to and not in substitution of the rights and remedies the Dealer otherwise would have. By giving notice of sale, the Dealer shall have the right to sell the property pledged in favour of the Dealer by public or private sale on such terms and conditions as the Dealer may see fit and apply the net proceeds to the payment of any amounts under this Agreement.
4. The Clients shall indemnify and save the Dealer and its successors or assigns harmless from all liabilities, costs, charges and expenses of every nature and kind incurred on account of this Joint Account Agreement. The indemnity and authorization provided by this agreement shall ensure to the benefit of the Dealer and its successors and assigns.

This Joint Agreement shall remain in full force and effect until written notice of revocation signed by all of the Clients and addressed to the Dealer is delivered to and acknowledged by the Dealer. Without limiting the generality of the foregoing, this Joint Account Agreement shall survive the death, bankruptcy, incompetence or disability of either Client until the Dealer is notified thereof. However, any revocation shall not affect any liability resulting from transactions initiated prior to such revocation. The Dealer may, before or after receiving such revocation, take such proceedings, require payment such as estate taxes and succession duties, waivers and consents, retain such portions of and/or restrict transactions in the Joint Account as the Dealer may, in its sole discretion, deem necessary for its own protection against any tax liability, penalty or loss under any present or future laws or otherwise. The estate or personal representatives of any person, who has died, gone bankrupt, become incompetent or disabled shall be liable to the Dealer, without affecting the joint and several liability of the Client.

**INTRODUCING CARRYING DEALER ARRANGEMENT**

GP Wealth Management Corporation ("introducing dealer") has entered into introducing/carrying dealer arrangement with M.R.S. Inc. and B2B Trust ("carrying dealers"). GP Wealth Management Corporation is responsible for opening and approving the client's account and supervising the Financial Advisor, including ensuring that the investments and trading activity in the client's account are suitable based on the information provided by the client. The carrying dealer is responsible for trade execution, trade settlement, custody of cash and securities, issuing account statements, trade confirmations and most tax reporting. A carrying dealer may pay a portion of its fees to GP Wealth Management Corporation and vice versa for providing services.

**LIMITED TRADING AUTHORIZATION**

GP Wealth Management may accept a Limited Trading Authorization ("LTA") from an account holder for the express purpose of facilitating trade execution. By signing the LTA, the account holder is not granting discretionary trading authority and, accordingly, there will not be any trading in the account without the account holder's specific authorization. A form of LTA as prescribed by GPWM must be completed by the account holder and the financial advisor and approved by an authorized officer of GP Wealth Management.

**PRIVACY POLICY NOTICE**

GP Wealth Management Corporation is committed to protecting the privacy of all customer personal information that we collect and maintain in the course of carrying on our business.

Please refer to the GP Wealth Privacy Policy Notice which describes how we collect, use, hold and when needed, disclose your personal information when we do business with you.

**LEVERAGING DISCLOSURE STATEMENT**

**Risk of Borrowing to Invest**

"Using borrowed money to finance the purchase of securities involves greater risk than a purchase using cash resources only. If you borrow money to purchase securities, your responsibility to repay the loan and pay interest as required by its terms remains the same even if the value of the securities purchased declines".

Please refer to the GP Wealth Leverage Disclosure Statement for complete details.

**CLIENT COMPLAINT INFORMATION**

Account holders of GP Wealth Management Corporation who are not satisfied with a financial product or service have a right to make a complaint and to seek resolution of the problem. As a member of the MFDA we have a responsibility to you to ensure that all complaints are dealt with fairly and promptly.

Please refer to the GP Wealth Client Complaint Information Document for complete details.



## An explanation of the terms we use in our KYC process

While there are many factors that may affect the suitability of a recommended product, service or strategy, certain terms may require additional explanation and definition which we have identified below.

### ANNUAL INCOME

When we request this information, we refer to your personal gross annual income from all sources which include employment (earned), pension (company and government) and investment income (interest and dividends). The information is a vital part in helping us assess and offer suitable products, services or strategies.

### NET WORTH

We ask for a summary or detailed net worth information which consists of:

Net Worth Category	Description
<b>Total Liquid Assets</b>	A total of assets including all Cash Savings, Term Deposits/GIC's, Securities (Individual/Mutual Funds), other securities including RRSP, RESP, TFSA and any other property readily convertible to cash.
<b>Total Fixed Assets</b>	A total of assets including your home, investment properties, vacation properties, vehicles and any other property (pensions, LIRA/LIF) that is not readily converted to cash and not net of any liabilities against those assets.
<b>Total Liabilities</b>	Includes credit cards, mortgages, line of credit balances, car loans, personal bank loans or any other indebtedness or amounts owing against any assets identified above.

In some instances, depending on the product, service or strategy recommended, we may ask you to provide more detailed net worth information in order to assess the suitability of the recommended product, service or strategy.

### INVESTMENT KNOWLEDGE

This information generally indicates your understanding of investment products and financial strategies and we record the information in 4 broad categories explained below:

Investment Knowledge	Description
<b>Novice</b>	Typically describes an investor with less than 1 year of experience and knowledge with investments and/or credit products. Very limited knowledge or experience with products including bonds, mortgages, stocks, mutual funds, term deposits and real estate.
<b>Fair</b>	Typically describes an investor with more than 1 year of experience with investments and/or credit products. Some knowledge or experience with products including bonds, mortgages, stocks, mutual funds, term deposits and real estate.
<b>Good</b>	Typically describes an investor with more than 5 years experience with investments and/or credit products. A reasonable knowledge or experience with products including bonds, mortgages, stocks, mutual funds, term deposits and real estate.
<b>Sophisticated</b>	Typically describes an investor with more than 5 years experience with investments and/or credit products. A strong knowledge and experience with products including bonds, mortgages, stocks, mutual funds, term deposits and real estate.

Your category of investment knowledge should reflect your understanding of investing and the associated risks including conveying the tone of past experience with various types of investments. We use this information to provide some indication of your risk tolerance and to understand the types of products, strategies or services which may be suitable for you and with which you are familiar and those that you may need more detailed explanations or time to understand.

### TIME HORIZON

When we ask for this information we intend for you to indicate the time when you believe you will need to access 30% or more of the entire portfolio within your plan to which this question refers within the range of years you indicate. We then use this information to help determine if an investment is suitable for you given the time period you have indicated in holding the GPNAAF\_(2011.10)

investment. You may have more than one plan with us with a different time horizon for each plan.

### INVESTMENT OBJECTIVES

We record information about your objective in four categories and by asking you to apportion your plan by the percentage of the plan in question that should achieve this objective. You may have more than one plan with us with a different set of objectives indicated for each plan

Investment Objective	Description
<b>Safety</b>	This would be the portion of the portfolio in your plan that you cannot afford to lose any value regardless of your risk tolerance.
<b>Income</b>	This would be the portion of the portfolio in your plan that is invested in securities that generate income. (interest and/or dividend income)
<b>Growth</b>	This would be the portion of the portfolio in your plan that is invested to generate returns in the form of capital appreciation of assets (capital gains).
<b>Speculation</b>	This would be the portion of the portfolio in your plan that is invested in assets were the investor is willing to lose up to 100% of the investment.

We use this information to ensure that your financial goals can be met with the investments you own and are being recommended for you.

### RISK TOLERANCE

When asking you to indicate your risk tolerance, we record it in six (6) categories and ask you to apportion your plan by the percentage of the plan in question that should not exceed this risk tolerance. While higher returns are generally associated with higher risk, higher risk investments may not achieve higher returns. It is important that your risk tolerance be the lesser of your ability to withstand losses and your willingness to accept risk.

Risk Tolerance	Description
<b>Very Low</b>	For a client seeking an expected rate of return and with a very low risk of losing money over the short to long term; typically for Money Market Funds, Treasury Bills, Term Deposits (GIC's).
<b>Low</b>	For a client seeking an expected rate of return sufficient to provide some current income with a low risk that they will lose money in ordinary circumstances over the medium to long term; typically for many Canadian Fixed Income Funds, Municipal, Provincial and Federal Bonds and Mortgages.
<b>Low to Medium</b>	For a client expecting less than normal returns, but with a low risk, although higher than the "low" category, of losing money over the medium to long term; typically for Asset Allocation Funds and Balanced Funds, although some Equity Funds qualify.
<b>Medium</b>	For a client expecting normal rates of return from equity investments with a normal amount of volatility; typically for Canadian and Global Large Cap Equity Funds.
<b>Medium to High</b>	For a client seeking slightly higher than normal rates of return who are willing to undertake more risk to achieve that; typically for Equity Funds that invest in specific countries or specific sectors of the economy.
<b>High</b>	For a client seeking higher returns who are willing to take a substantial risk that they will lose money; typically for Equity Funds that invest in specific sectors of the economy or in higher risk regions of the world.

We then rank all approved products for their combined risk factors and compare the product risk with your stated risk tolerance to ensure that none of your holdings exceed your stated risk tolerances.

**Please ask your Financial Advisor if any of the terms above require greater clarity before responding.**