



# Limited Authorization for Mutual Fund Investing (Individual Accounts)

## General Provisions

### BEFORE GRANTING THIS LIMITED AUTHORIZATION, YOU SHOULD CONSIDER THE FOLLOWING:

- Your dealer may charge a commission on purchases or switches, which may be negotiated.
- Redemptions may be subject to a redemption charge.
- You should ensure the purchase option you select is clearly indicated to your dealer.
- In the event your dealer becomes bankrupt and your securities are determined by a trustee in bankruptcy (the “trustee”) under the Bankruptcy and Insolvency Act (Canada) (the “Act”) to be “customer name securities”, then they will not vest in the trustee. The trustee will advise you of such determination. In such event, provided you are not indebted to your dealer, the trustee is obliged to deliver your securities to you. If your securities are not considered to be customer name securities under the Act, then your securities will be placed in a pool together with those of other similar clients of the dealer and shared among all of you. In the event of a bankruptcy you may experience significant delays in accessing your securities and/or may not receive their full value whether they are found to be customer name securities or customer pool securities. Under the Act, customer name securities means securities which are at the date of bankruptcy held for you, or on your behalf, by a securities firm and are registered, or are in the process of being registered, in your name. It does not include securities that are registered in your name that, by endorsement or otherwise, are in negotiable form. (However, at time of printing it is unclear whether signing this document will render the securities “negotiable” or “endorsed” within the meaning of those terms in current bankruptcy legislation.)
- This Limited Authorization will affect all of the accounts operated by your dealer in your name (“customer name”).
- When you sign this Limited Authorization you are authorizing the dealer organization you name on the authorization to purchase, switch within fund families, or redeem your mutual fund securities on your behalf, in accordance with your specific instructions.
- This Limited Authorization allows your dealer to instruct a Fund Company with respect to (a) purchases, (b) switches within the same fund family, and (c) redemptions on your behalf. Your dealer may only act on specific instructions given by you for each transaction and is required to retain your instructions for each transaction in its records. The Fund Company can assume that a representative of your dealer acting on behalf of your dealer under this Limited Authorization has the proper authority to do so.
- Please keep a record of all instructions you give to your dealer. Please also check your confirmations to ensure that the transactions correspond to your instructions. Contact your dealer if you have any questions.
- Your dealer/representative will go over the above points with you before you sign this Limited Authorization and answer any questions you may have.
- If you wish to redeem your mutual fund securities, advise your dealer if you would like your proceeds paid: to you; to your registered plan(s) or that (those) of your spouse; to your dealer in trust; to an account at your financial institution; or to another Fund Company.
- You may revoke this Limited Authorization upon written notice to your dealer at the address set out in this Limited Authorization form. To be valid, the revocation may have to be witnessed. Please ask your dealer for further information about revoking the Limited Authorization.
- This Limited Authorization will expire immediately upon:
  - your death;
  - written notice to or receipt of evidence by your dealer of your mental incapacity or bankruptcy;
  - a change in your dealer of record for your account(s);
  - your dealer representative leaving your dealer;
  - the bankruptcy of your dealer;
  - the execution of a new Limited Authorization in favour of your dealer.
- Unless it is revoked or expires, this Limited Authorization will continue to be of full force and effect.
- In some jurisdictions, this Limited Authorization may be revoked upon the execution of any new power of attorney.
- This Limited Authorization supersedes and replaces any other Limited Authorization, limited power of attorney or power of attorney you previously granted to your dealer with respect to your account(s). Unless otherwise specified, this Limited Authorization does not supersede or replace any other power of attorney you may have granted to someone other than your dealer.
- You must execute a new Limited Authorization form if you wish to make any changes to this Limited Authorization.
- A Fund Company or your dealer may, in its sole discretion, refuse to accept or process trades under this Limited Authorization.
- Unless otherwise stated, capitalized terms used in these General Provisions have the meanings defined in this Limited Authorization.

If this is an electronic version the client must sign here\_\_\_\_\_.