

HARMONY TAX-FREE SAVINGS ACCOUNT APPLICATION FORM



Intelligent investing

HARMONY[®]

HARMONY FUND CODES

TRUST

POOL NAME	WRAP			EMBEDDED			SERIES T			SERIES V		
	FE	LL	DSC	FE	LL	DSC	FE	LL	DSC	FE	LL	DSC
Canadian Equity	HAR002	HAR022	HAR342	HAR042	HAR062	HAR362	-	-	-	-	-	-
Canadian Fixed Income	HAR001	HAR021	HAR341	HAR041	HAR061	HAR361	-	-	-	-	-	-
Money Market	HAR009	HAR029	HAR349	HAR049	HAR069	HAR369	-	-	-	-	-	-
Non-traditional	HAR4718	HAR4720	HAR4719	HAR4721	HAR4723	HAR4722	-	-	-	-	-	-
Overseas Equity	HAR005	HAR025	HAR345	HAR045	HAR065	HAR365	-	-	-	-	-	-
U.S. Equity	HAR006	HAR026	HAR346	HAR046	HAR066	HAR366	-	-	-	-	-	-

PORTFOLIO NAME

Conservative	HAR011	HAR031	HAR351	HAR051	HAR071	HAR371	-	-	-	-	-	-
Balanced	HAR012	HAR032	HAR352	HAR052	HAR072	HAR372	-	-	-	-	-	-
Balanced and Income	HAR390	HAR391	HAR392	HAR393	HAR394	HAR395	HAR091	HAR093	HAR092	-	-	-
Balanced Growth	HAR094	HAR095	HAR338	HAR096	HAR097	HAR339	HAR4530	HAR4532	HAR4531	HAR3330	HAR3332	HAR3331
Growth	HAR013	HAR033	HAR353	HAR053	HAR073	HAR373	HAR4521	HAR4523	HAR4522	HAR3321	HAR3323	HAR3322
Growth Plus	HAR014	HAR034	HAR354	HAR054	HAR074	HAR374	-	-	-	-	-	-
Maximum Growth	HAR015	HAR035	HAR355	HAR055	HAR075	HAR375	-	-	-	-	-	-

CORPORATE CLASS

POOL CLASS NAME	WRAP			EMBEDDED			SERIES T			SERIES V		
	FE	LL	DSC	FE	LL	DSC	FE	LL	DSC	FE	LL	DSC
Canadian Equity	HAR4536	HAR4538	HAR4537	HAR4548	HAR4550	HAR4549	-	-	-	-	-	-
Non-traditional	HAR4724	HAR4726	HAR4725	HAR4727	HAR4729	HAR4728	-	-	-	-	-	-
Overseas Equity	HAR4539	HAR4541	HAR4540	HAR4551	HAR4553	HAR4552	-	-	-	-	-	-
U.S. Equity	HAR4542	HAR4544	HAR4543	HAR4554	HAR4556	HAR4555	-	-	-	-	-	-

PORTFOLIO CLASS NAME

Balanced Growth	HAR4709	HAR4711	HAR4710	HAR4712	HAR4714	HAR4713	HAR4715	HAR4717	HAR4716	HAR3360	HAR3362	HAR3361
Growth	HAR4578	HAR4580	HAR4579	HAR4581	HAR4583	HAR4582	HAR4584	HAR4586	HAR4585	HAR3351	HAR3353	HAR3352
Growth Plus	HAR4587	HAR4589	HAR4588	HAR4590	HAR4592	HAR4591	-	-	-	-	-	-
Maximum Growth	HAR4700	HAR4702	HAR4701	HAR4703	HAR4705	HAR4704	-	-	-	-	-	-

6. Investment Pool Allocation for Your Group Tax-Free Savings Account Deposit

Pool/Portfolio Name	Pool/Portfolio Number	Contribution Amount		Pool/Portfolio Name	Pool/Portfolio Number	Contribution Amount	
		Employee Allocation <input type="checkbox"/> \$ or <input type="checkbox"/> %	Employer Allocation <input type="checkbox"/> \$ or <input type="checkbox"/> %			Employee Allocation <input type="checkbox"/> \$ or <input type="checkbox"/> %	Employer Allocation <input type="checkbox"/> \$ or <input type="checkbox"/> %
Total							

Note: If you only hold Harmony Pools and you do not specify how the deposits should be allocated, they will be processed according to the asset allocation profile on file.

Employer Authorization: I am employed by or am a member of the association listed below. I authorize my employer or the association to deduct from my pay or to make contributions on my behalf to the Harmony TFSA and to act as agent for me.

Employee Signature _____ Employer or Association _____ Date **Y|Y|Y|Y|M|M|D|D**

7. Regular Deposits through the Systematic Investment Plan (SIP)

Complete this section, and section 10, if you want to make regular deposits to your account.

Pool/Portfolio Name	Pool/Portfolio Number	Allocation <input type="checkbox"/> \$ or <input type="checkbox"/> %	Pool/Portfolio Name	Pool/Portfolio Number	Allocation <input type="checkbox"/> \$ or <input type="checkbox"/> %
Total Regular Deposit					

Note: If you only hold Harmony Pools and you do not specify how the deposits should be allocated, they will be processed according to the asset allocation profile on file.

Amount of Your Regular Deposit \$ _____ Date of Your First Deposit **Y|Y|Y|Y|M|M|D|D** Frequency: weekly every two months semi-annually
 every two weeks quarterly annually
 monthly every four months

Investment use (check one): personal business

You have certain recourse rights if any debit does not comply with this agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with the PAD agreement. To obtain more information on your recourse rights, you may contact your financial institution or visit www.cdnpay.ca.

8. Regular Withdrawal through the Systematic Withdrawal Plan (SWP)

Complete this section, and section 10, if you want to make regular withdrawals from your account or indicate how any withdrawal requests you make should be carried out.

Pool/Portfolio Name	Pool/Portfolio Number	Allocation <input type="checkbox"/> \$ or <input type="checkbox"/> %	Pool/Portfolio Name	Pool/Portfolio Number	Allocation <input type="checkbox"/> \$ or <input type="checkbox"/> %
Total Regular Withdrawal					

Note: If you only hold Harmony Pools and you do not specify how the withdrawals should be allocated, they will be processed according to the asset allocation profile on file.

Amount of Your Regular Withdrawal \$ _____ Date of Your First Withdrawal **Y|Y|Y|Y|M|M|D|D** Frequency: weekly every two months semi-annually
 every two weeks quarterly annually
 monthly every four months

How would you like to be paid? Direct Deposit to Your Bank Account Cheque mailed to Your Address

9. Choosing a Successor Holder or Beneficiary

Choosing a successor holder or beneficiary is optional, and in some provinces you can only make this designation in your will. If you don't designate either, the value of your TFSA will go to your estate or automatically to your spouse, depending on where you live. You can choose a successor holder and/or a beneficiary. This designation will revoke any previous designations made for this account, subject to the laws that apply. You can change this designation at any time. If you get married or separated, your successor holder or beneficiary may not change automatically. It is your responsibility to make sure this designation is legally valid and up to date.

Successor holder
Must be your spouse or common-law partner. He or she will become the holder of your TFSA.

_____ Last Name (Spouse/common-law partner) _____ First Name _____ Social Insurance Number _____

Beneficiary
We will pay the value of your TFSA in a lump sum.

Last Name	First Name	Relationship to You	Social Insurance Number	Allocation %
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

10. Banking Information (Payments and withdrawals will be made to and from this account. Please attach a blank cheque marked "VOID" to your application.)

_____ Name of Institution _____ Address _____ Transit Number _____ Bank Code _____ Account Number _____

You may revoke or cancel your authorization at any time in writing or by phone.

11. Electronic Transaction Services (ETS)

I authorize AGF to accept and act on instructions received from my dealer representative (by telephone, fax or email) with respect to purchase, redemption and switch transactions. Payments and withdrawals are restricted to transfers to and from my bank account identified in section 10 above. Please complete section 10 and Signature Guarantee Information (at the right).

Signature Guaranteed by (Use Guarantee Stamp)

12. Systematic Switching Plan (SSP)

Transfers must be between pools/portfolios of the same series and the same sales charge option.

Automatically transfer:

From Harmony Account: _____ From Harmony Pool/Portfolio: _____

Amount: Gross Net _____

To Harmony Pool/Portfolio: _____ To Harmony Account: _____

Start Date: Y|Y|Y|YM|MD|D Frequency: weekly every two weeks monthly every two months quarterly every four months semi-annually annually

13. Client Communications

Where available or permitted by law, I would like to receive documents, including client statements, trade confirmations, financial statements and any other materials or information relating to my investments electronically. I agree to advise AGF of any change to my email address. I understand I can change this election at any time by notifying AGF in writing. (Please provide your e-mail address in Section 2)

14. Special Instructions

15. Your Signature and Agreement

When you sign this application

you confirm that:

- any pre-notification requirements as specified by the sections 15(a) and (b) of the Canadian Payment Association Rule H1 with regards to pre-authorized debits be waived
- you have received a copy of the current Harmony simplified prospectus and financial statements, the declaration of trust for your TFSA and any related documents
- you have read and agree to the terms and conditions in these documents, and understand that all transactions in your account are carried out according to the terms set out in the prospectus
- all information you have provided for this application is true and correct.

you understand that:

- we can reject your application within two business days of receiving it, and will return your money to you if we do
- your TFSA is subject to the terms and conditions set out in the application form and the declaration of trust to the TFSA provided to you, as amended from time to time, and you agree to be bound by these terms and conditions
- you may have to pay income tax on any amount you receive from your registered plan
- you are responsible for determining how much you are allowed to contribute to your TFSA and the suitability of its investments. You may be liable for certain tax consequences arising in connection with over contribution, non-resident contribution and prohibited or non-qualified investments.

you authorize us to:

- disclose any information we have about you to any consumer credit reporting agency, any person authorized by law, any financial institution, your investment advisor and authorized dealer
- collect, use and share your personal information within the AGF Group of Companies and with third-party service providers, which may provide services outside Canada, as necessary to service your account, and as the law requires or allows us to, following our policy for privacy and protection.
- keep this information on file at our or our service providers offices in Canada. You can review this information at any time by sending us a written request, or receive a copy by paying the current administration fee.
- you authorize AGF Trust Company to file an election with the Minister of National Revenue to register your Plan as a TFSA under the Income Tax Act (Canada) and applicable provincial income tax laws in accordance with the Declaration of Trust.

if you're opening a group TFSA, you authorize your employer to:

- take deductions from your pay and/or make contributions on your behalf to your plan, and assist in administering the TFSA as agent for you.

Accepted by the trustee



Authorized signature of AGF Trust Company

Using Information about you

In this section the word *information* means your personal information. It includes information you provide to us, including through the products and services you use, and that we obtain from others with your consent.

You agree that:

- we can use this information to establish and serve you as our customer, to determine whether you qualify for any AGF products or services and offer them to you, or as required or permitted by law
- we can use your social insurance number and the birthdate you gave us to keep your information separate from other customers with similar names. Whenever we ask you for a social insurance number, we're required to do so by law
- we can share this information within the AGF Group of Companies and with our service providers, who may have processing locations outside Canada.
- you can withdraw your consent at any time. If you withdraw your consent from being contacted about AGF products and services, we won't contact you. We will, however, continue to share your information within AGF, or with third party service providers, where reasonably necessary to service your AGF account.

Please call us at 1-800-268-8583 for a copy of our privacy practices or to learn more about refusing or withdrawing your consent and about asking us not to contact you about product and service offerings. You can also view our privacy practices online at AGF.com.

Please sign here

Holder signature _____

Date

Y|Y|Y|YM|MD|D

Declaration of Trust

Harmony Tax-Free Savings Account

1. Definitions for the Plan:

You and *your* mean the holder of a Harmony Tax-Free Savings Account.

We, *us*, *our* and *the trustee* mean AGF Trust Company, a trust company incorporated under the laws of Canada and having an office in the City of Toronto, in the Province of Ontario.

AGF means AGF Investments Inc., our agent who will administer (or who will arrange for the administration of) the Plan for us.

TFSA means tax-free savings account.

Plan means your Harmony TFSA.

Act means the *Income Tax Act* (Canada).

Applicable Tax Legislation means the Act and applicable income tax legislation of the province in which you live as indicated by your application.

Spouse, in this Declaration of Trust and in the application and any additional terms and conditions, means a person recognized as a spouse or common-law partner for purposes of the provisions of the Applicable Tax Legislation relating to TFSAs.

2. General Terms for the Plan

We agree to be the trustee for you under the Plan according to the conditions set out here. We are ultimately responsible for administering the Plan. For greater certainty, this arrangement is a trust for purposes of the Applicable Tax Legislation. Under tax laws, we are the issuer of the Plan and you are the person for whose exclusive benefit we have agreed to maintain the Plan.

Proof of age

The statement of your date of birth on the application shall constitute a certification by you and an undertaking to furnish such further evidence of proof of age as may be required hereunder.

Registration

When we receive your completed application, we'll file an election to register the Plan under the relevant provisions of the Applicable Tax Legislation.

How we invest the assets of the Plan

We'll invest the assets in the Plan according to your instructions, to the extent we offer such pools. If you don't tell us how to invest the assets, we'll invest in units of Harmony Canadian Money Market Pool until you tell us otherwise.

In making investments under the Plan, we're not restricted to investments specifically authorized by law for trustees to make. We may authorize investments in any mutual funds or other forms of pooled investment products, even though these kind of investments may not be authorized by law for other trustees. We won't be liable for any loss on any such investments we have authorized in good faith.

You can change the investments in the Plan at any time by telling us. You're solely responsible for ensuring that the investments in the Plan are qualified investments for TFSAs under the Applicable Tax Legislation.

Account statements

We'll keep the account records of the Plan. Every year we'll send you a statement showing:

- contributions, transfers and earnings
- payments from the Plan
- fees or expenses
- the total value of the Plan.

Fees

We're entitled to receive a fee for our services as trustee. We're also entitled to reimbursement for any expenses or taxes we or AGF (as our agent) incur performing our duties as trustee. These fees are determined from time to time and are outlined on your account statement. We're also entitled to receive a reasonable fee, which we establish, for any exceptional services we perform as trustee, including having to exercise our discretion.

We'll deduct these fees and reimbursements from the assets of the Plan and may sell assets as we consider necessary for this purpose.

You authorize us to pay AGF all or a portion of these fees. In some cases, we may allow you to pay us directly instead of from the assets of the Plan. We'll give you 30 days written notice before changing these fees.

Our voting rights

As trustee, we'll vote on your behalf at all shareholders' meetings in favour of management's proposals. However, you may request in writing the right to vote at a shareholders' meeting in respect of any units or shares of the pools. We'll comply with your request as long as we receive it at least 48 hours before the meeting.

Notices

You can write to us about the Plan by sending a postage-paid letter to:

AGF Trust Company
Trustee of AGF Tax-Free Savings Accounts
c/o AGF Investments Inc.
P.O. Box 50
Toronto-Dominion Bank Tower
Toronto, Ontario M5K 1E9

We'll consider that you've given us the letter when we receive it. We'll give you any notice, statement or receipt by mailing it to the last address you have given to us or to AGF in writing. We'll consider that we've given you the letter on the date we mail it.

Changes to this declaration of trust

We may at our own discretion and will at the written direction of AGF, change this Declaration of Trust provided that:

- the relevant taxation authorities approve
- any changes do not disqualify the Plan as a TFSA under the Applicable Tax Legislation.

We'll notify you in writing 30 days before making these changes.

The Plan is required to comply with the Applicable Tax Legislation at all times. If we need to make changes in order to comply with the Applicable Tax Laws, the changes will be effective as soon as we notify you.

Limitation on the liability of the trustee and agent

Neither we nor AGF are responsible in our personal capacity for taxes imposed on us for buying, selling or keeping any investment, including non-qualified investments and foreign property. We and AGF may reimburse ourselves for, or pay any such taxes out of, the assets of the Plan in any manner we choose.

Neither we nor AGF are responsible in our personal capacity if the Plan, you, or any successor holder or beneficiary incurs losses caused by our buying, selling or keeping any investment, unless the losses are caused by or result from our or AGF's dishonesty, bad faith, willful misconduct, gross negligence or reckless disregard.

You, your legal personal representatives and any successor holder or beneficiary under the Plan, agree to indemnify us and AGF for any taxes we must pay in respect of the Plan, or any losses incurred by the Plan, caused by us or AGF:

- buying, selling or keeping any investment
- making payments from the Plan in accordance with this Declaration of Trust, or
- acting or refusing to act on any instructions given to us by you or for you, unless the losses are caused by or result from our or AGF's dishonesty, bad faith, willful misconduct, gross negligence or reckless disregard.

Successor trustee

We may resign as trustee of the Plan by giving 90 days notice in writing to AGF. AGF may remove us as trustee by giving us 30 days written notice (or no notice if we can no longer act as trustee), provided a successor trustee has been appointed in writing. If we stop being trustee for any reason, we'll appoint a successor trustee designated by AGF. However, if AGF doesn't recommend a successor within 60 days after it receives written notice of our resignation, we may do so.

Within 90 days of its appointment, the successor trustee will give you written notice of the change. We'll transfer all books, records and assets of the Plan to the successor trustee.

Quebec Residents/Residents du Québec

You confirm that you have expressly requested all communications relating to the Plan to be in English, including:

- the application
- this Declaration of Trust (and any additional terms and conditions)
- all notices
- all statements.

Vous confirmez avoir explicitement demandé que toute communication se rapportant à ce régime soit rédigée en anglais, y compris:

- la demande
- cette déclaration de fiducie (et toute autre modalité)
- tous les avis
- tous les états de compte.

Governing law

The Plan will be governed by, interpreted and administered according to the laws of Ontario and Canada.

3. Additional Terms Applicable to the Harmony TFSA

Your contributions to the Plan

Only you may make contributions to the Plan.

We'll hold in trust for you:

- all contributions you make to the Plan
- if you participate in a group Plan, all contributions made on your behalf to the Plan by your employer as your agent
- all transfers from other TFSAs of which you are the holder
- all income and capital gains generated by the investment of these contributions.

You are solely responsible for determining the maximum amount that may be contributed to the Plan each year under the Applicable Tax Legislation. If you contribute more than the maximum amount, we'll return the over-contribution to you when you send us a written request to reduce the amount of the overcontribution. We can liquidate assets for this purpose.

If the Plan is part of a group TFSA, you are solely responsible for complying with any additional terms and conditions imposed by your employer in connection with the Plan, provided those terms comply with the Applicable Tax Legislation.

You can use the assets in the Plan as security for a loan but the trust cannot borrow money or other property for the purposes of the Plan.

Contributions made to a TFSA while the holder is a non-resident are subject to a special tax as prescribed by Applicable Tax Legislation.

Advantages and special services

We cannot provide any advantages or special services that are conditional in any way on the existence of the Plan, other than those permitted under the Applicable Tax Legislation, to:

- you
- members of your immediate family
- anyone else with whom you are not dealing at arm's length.

Transfers from other plans/accounts

You may transfer assets to the Plan from other TFSAs of which you are the holder.

In addition to the terms and conditions of this Declaration of Trust, you agree to be bound by, and the Plan will be subject to, any additional terms and conditions required to complete the transfer of assets to the Plan in accordance with applicable law. The additional terms and conditions will be part of the terms and conditions of the Plan when the applicable amounts are transferred. Where there are inconsistencies, these additional terms and conditions will take precedence over the terms and conditions of this Declaration of Trust, unless the Applicable Tax Legislation provides otherwise.

Transfers to other plans/accounts

You may transfer assets from the Plan to other TFSAs of which you are the holder.

In addition to the terms and conditions of this Declaration of Trust, you agree to be bound by, and the Plan will be subject to, any additional terms and conditions required to complete the transfer of assets from the Plan in accordance with applicable law. The additional terms and conditions will be part of the terms and conditions of the Plan when the applicable amounts are transferred. Where there are inconsistencies, these additional terms and conditions will take precedence over the terms and conditions of this

Declaration of Trust, unless the tax laws provide otherwise.

Earnings

While contributions to the Plan are not tax-deductible, all interest, dividends, capital gains and other income earned in the Plan are non-taxable. As well, the original capital and all income earned can be withdrawn tax-free at any time, in any amount.

Withdrawals

You may request a tax-free withdrawal from the Plan at any time and in any amount. When we receive your written request, we'll liquidate assets in the Plan according to your instructions and pay the proceeds to you. If you don't tell us which assets to liquidate, we'll use our own discretion.

Should you die while holding a Plan

Generally, if you die while holding a Plan, earnings that accrue after your death will be taxable, while those accrued before your death would remain exempt. If you name your Spouse as the successor holder your Spouse will become the holder of your Plan on your death and the earnings in your Plan maintain their tax free status and any investments in your Plan do not affect the accumulated maximum contribution limit of your Spouse.

If you die having named a successor holder, we'll put the Plan in your successor holder's name. We'll need satisfactory proof of your death, and may require other documents from your legal representatives, before we can do so. Where allowed by law, you can designate a successor holder on the application or by written notice. The successor holder has the unconditional right to revoke any prior beneficiary designation made, or similar direction imposed, by you under the Plan or relating to property held in connection with the Plan. You're solely responsible for making sure your successor holder designation is legally valid.

If you get married or separated, or your designated successor holder dies, your successor holder designation may not automatically change. You may need to complete a new designation for this purpose. It is your sole responsibility to ensure that your designation of successor holder is legally valid, up to date and changed when appropriate.

You can change the successor holder by completing a form we provide or by giving us written notice. The form or notice must be delivered to us before we make any payments from the Plan. If you've given us more than one form or notice, we'll act on the one with the most recent date.

If you die without a successor holder, we'll settle your Plan and tax will be owing for any growth in the Plan from your date of death to the date of settlement. We'll liquidate the assets in the Plan and, subject to any additional legal requirements, pay the proceeds to your personal representatives in a lump sum, less any fees.

If you have a Spouse but have not designated your Spouse as the successor holder, your Spouse is entitled to transfer the fair market value of your assets on the date of your death to his or her TFSA as an exempt contribution which will not attract tax and which will not affect his or her accumulated maximum contribution limit, provided your Spouse declares the amount from your TFSA as an exempt contribution using the form provided by the Canada Revenue Agency within 30 days of your death and transfers the amount by the end of the year after the year of your death.

If you designated one or more beneficiaries for the Plan who are alive at the time of your death, we'll pay the lump sum proceeds to your beneficiaries, less any fees. We'll need satisfactory proof of your death, and may require other documents from your legal representatives, before we can make the payment. Where allowed by law, you can designate a beneficiary on the application or by written notice. You're solely responsible for making sure your beneficiary designation is legally valid.

If you get married or separated, or your designated beneficiary dies, your beneficiary designation may not automatically change. You may need to complete a new designation for this purpose. It is your sole responsibility to ensure that your designation of beneficiary is legally valid, up to date and changed when appropriate.

You can change the beneficiary or beneficiaries by completing a form we provide or by giving us written notice. The form or notice must be delivered to us before we make any payments from the Plan. If you've given us more than one form or notice, we'll act on the one with the most recent date.

FOR MORE INFORMATION, PLEASE CONTACT YOUR FINANCIAL ADVISOR OR HARMONY CLIENT SERVICES.



HARMONY CLIENT SERVICES

c/o 2920 Matheson Boulevard East
Mississauga, ON L4W 5J4

Telephone: 905 214-8204
Toll Free: 1 800 387-2563
Fax: 1 800 268-2120
Email: harmony@AGF.com
Website: AGF.com

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other endangered species.



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