



TAX-FREE SAVINGS ACCOUNT APPLICATION FORM



For EU residents: Understand our use of your Personal Data and your rights.

PERSONAL DATA AND GDPR

Regulation (EU) 2016/679, known as the General Data Protection Regulation ("GDPR") provides certain protections and rights to you in respect of your Personal Data.

Personal Data refers to any data relating to you such that you can be identified directly from that data or indirectly in conjunction with other information. You are required to provide your Personal Data for statutory and contractual purposes. Failure to provide the required Personal Data will result in AGF being unable to permit, process, or maintain your investment in the Funds.

YOUR RIGHTS

You have a right to object to the processing of your Personal Data where such processing is carried out for legitimate business and account related interests.

Where specific processing is based on your consent, you have the right to withdraw it at any time. Such withdrawal however, may impact the ongoing ability to service and maintain your account with AGF. You also have the following rights, subject to any statutory or legal obligations that may impact full execution of them:

- to request access to your Personal Data kept by AGF,
- the rectification or erasure of your Personal Data;
- to restrict or object to processing of your Personal Data (which may impact the ability to maintain or service your account), and
- to data portability.

You have a right to lodge a complaint with the Data Protection Authority if you are unhappy with how AGF is handling your Personal Data. Any questions about the operation of AGF's data protection policy for EU residents, should be referred in the first instance to the AGF Privacy Officer at

agf_privacy@agf.com.

Phone: +1-800-265-8583 or +1-416-367-1900

Mail: Toronto Dominion Bank Tower, 66 Wellington Street, 31st floor, M5K 1E9, Canada

DATA PROTECTION

AGF may hold some or all of the following types of Personal Data in relation to you and any beneficial owners as provided by you in completing account opening forms or by your financial advisor;

- name,
- address;
- contact details (telephone, email address),
- date/place of birth,
- gender,
- tax number,
- bank details,
- photographic ID and proofs of address;
- Other information obtained over the course of your relationship with us.

AGF is obliged by law to conduct certain ongoing monitoring and reporting using your Personal Data, including retaining it for specified retention periods for specific regulatory purposes (e.g. Tax Laws, Anti-Money Laundering rules, etc) In the course of business, AGF will collect, record, store, adapt, transfer and otherwise process Personal Data to service you and your account.

AGF and/or any of its service providers may process your Personal Data for any one or more of the following:

- (1) to operate the Funds, including managing and administering your investment in the relevant Fund on an on-going basis, which enables AGF to satisfy contractual duties and obligations;
- (2) to comply with any applicable legal, tax or regulatory obligations (for example, fraud prevention practices, anti-money laundering obligations, tax reporting obligations, etc.);
- (3) for any other legitimate business interests to whom Personal Data is disclosed, where such interests are not overridden by your interests, including for performing financial and regulatory reporting, statistical analysis for ensuring service standards are met; or
- (4) for any other specific purposes where you have given specific consent to use, including for purposes where you will have the right to withdraw such consent at any time.

AGF or its service providers may disclose or transfer Personal Data, to other duly appointed agents and service providers, including any of their respective related, associated or affiliated companies, and to third parties including advisers, regulatory bodies, taxation authorities, auditors, technology providers, statement preparers, etc for the purposes of servicing the account.

AGF will not keep Personal Data for longer than is required either by law or for the purpose(s) for which it was collected. AGF will take all reasonable steps to destroy or erase the data from its systems when no longer required to be retained.

AGF and/or any of its service providers will not transfer your Personal Data to a country unless that country ensures an adequate level of data protection or appropriate safeguards are in place. The European Commission has prepared a list of countries that are deemed to provide an adequate level of data protection. If a third country does not provide an adequate level of data protection, then AGF and/or any of its service providers will ensure it puts in place appropriate safeguards.

Where processing is carried out on behalf of AGF, AGF shall engage a data processor, within the meaning of GDPR, which implements appropriate technical and organisational security measures and ensures the protection of your rights. AGF will enter into a written contract with each data processor, setting out the data processor's specific mandatory obligations (in compliance with GDPR), including to process your Personal Data only in accordance with the documented instructions from AGF.

As part of AGF's business and ongoing monitoring, AGF may from time to time carry out automated decision-making in relation to investors, including, for example, profiling of investors in the context of anti-money laundering reviews or for tax authorities. Such activities may result in your being identified to the appropriate authorities and to other entities where required by law.

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.

check here if you've attached a separate sheet with additional beneficiaries or more information.

Name _____				Name _____			
Relationship _____	Social Insurance Number _____	Telephone _____	Allocation % _____	Relationship _____	Telephone _____	Allocation % _____	
<input type="checkbox"/> same as yours, or				<input type="checkbox"/> same as yours, or			
Home Address (number, street, apartment) _____				Home Address (number, street, apartment) _____			
City _____	Province _____	Country _____	Postal Code _____	City _____	Province _____	Country _____	Postal Code _____
Tax Country* _____		Tax Province* _____		Tax Country* _____		Tax Province* _____	

* Country/province in which you file your income tax return.

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: <input type="checkbox"/> Gross <input type="checkbox"/> Net	To Harmony Pool/Portfolio	To Harmony Account
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Start Date: Y Y Y Y M M D 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 email 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 offering documents (Fund Facts/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 relevant offering documents
- 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 and consent us to:

- disclose information we have about you to any domestic or foreign person or organization, authorized by law, any financial institution you transact with, your investment advisor(s) and dealer(s) as well as service providers we may have engaged to service your account(s)
- collect, use and share your personal information within the AGF Group of Companies and with third-party service providers, which may provide services to AGF from 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 (if applicable)
- you authorize B2B Trustco 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 B2B Trustco

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 information 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 your birthdate 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 Y M M D 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 B2B Trustco, 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. Such exclusive benefit shall be determined without regard to any right of a person to receive a payment out of or under this Plan on or after your death. While you remain the holder of the Plan, only you or the trustee shall have rights under the Plan relating to the amount and timing of withdrawals and the investing of assets.

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 kinds of investments may not be authorized by law for other trustees. We won't be liable for any related loss in the value of the Plan in connection with any such investments we have authorized in good faith. You confirm that the trustee is not responsible for any related taxes, interest or penalties imposed on you or your Plan, except for those taxes, interest and penalties, if any, imposed on the trustee by the Act that are not reimbursable to the trustee from the Plan under the Act.

You can change the investments in the Plan at any time by telling us. Notwithstanding anything herein to the contrary, you are responsible for ensuring that the investments in the Plan are qualified investments for TFSAs under the Act. It is your responsibility to provide any required information to the trustee concerning whether an investment held is a non-qualified investment under the Act. You will take all necessary measures to immediately liquidate any non-qualified investment under the Act, and in the alternative, you hereby authorize us to liquidate, or to give instructions to any other party to liquidate, any non-qualified investments under the Act, but in no event shall we be obligated to liquidate or to give instructions to liquidate except as specifically authorized by you in writing.

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 except for those taxes, interest and penalties imposed on the trustee by the Act that are not reimbursable to the trustee from your Plan under the Act. 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.

Except as may be prohibited by the Act, 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. Except where prohibited by the Act and notwithstanding any other provision of this declaration, the trustee is entitled to deduct from any other account held by you with us or any of our affiliates, those taxes, interest and penalties imposed on us by the Act that are not reimbursable to the trustee from your Plan under the Act. 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:

B2B Trustco
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 except for those taxes, interest and penalties imposed on the trustee by the Act that are not reimbursable to the trustee from your Plan under the Act. We and AGF may reimburse ourselves for, or pay any such taxes out of, the assets of the Plan in any manner we choose, except where prohibited by the Act.

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 (other than the taxes, interest and penalties for which we are liable in accordance with the Act), 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/Résidents 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, special services and prohibition

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.

You may not engage in any transaction, investment, payment or transfer which is or may be an advantage or a swap transaction under the Act. We reserve the right to prohibit any transaction, investment, payment or transfer, whether an advantage or a swap transaction under the Act, or such other payment or transfer, which is or may be prohibited or penalized under the Act.

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.

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

55 Standish Court, Suite 1050
Mississauga, ON L5R 0G3

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

® Harmony is a registered trademark of AGF Management Limited and is used under licence.



AGF is dedicated to helping develop business solutions for industry demands on natural resources and finding ways to help minimize our impact on the environment. As a result, we have designed our application forms with a re-usable base on recyclable covers. Our applications are also printed on Forest Stewardship Council® (FSC) certified paper. FSC certification ensures that the paper in this document contains fibre from well-managed and responsibly harvested forests that meet strict environmental and socio-economic standards. AGF is committed to continuing to look for ways to protect and preserve our environment for future generations.