



Scotia Capital Inc. - Institutional
 ScotiaMcLeod
 ScotiaMcLeod Direct Investing



Account Number	Advisor Code
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Informal Trust Account Application

To: ScotiaMcLeod or ScotiaMcLeod Direct Investing, as indicated above (each a division of Scotia Capital Inc.) ("Scotia Capital")

The undersigned hereby authorize ScotiaMcLeod Direct Investing/ScotiaMcLeod to open an account for them to be known as:

FULL NAME OF TRUSTEE	FULL NAME OF IN TRUST FOR BENEFICIARY
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a duly organized trust, of which the undersigned are the sole Trustee(s) and/or Co-Trustee(s). We authorize you to act upon instructions issued by the undersigned as to the purchase and/or sale of investment instruments all in accordance with Scotia Capital Terms and Conditions. Authority for the opening and operation of this account comes directly from oral statements and actions provided by the undersigned creator(s) of the trust and includes the opening of a trust account for minors. In consequence, the undersigned understand that Scotia Capital will treat the account as a personal account of the Trustee(s) who assumes and recognizes personal responsibility and liability for all transactions in the above account as if the account were entered on the books of Scotia Capital under the name of the Trustee(s).

Name of Trustee	Date	SIN
Citizenship <input type="checkbox"/> Canadian <input type="checkbox"/> U.S. <input type="checkbox"/> Other	Date of Birth	Occupation
Bank Name and Address	Bank ID	Branch Transit No. Bank Account No.

Name of Co-Trustee	Date	SIN
Citizenship <input type="checkbox"/> Canadian <input type="checkbox"/> U.S. <input type="checkbox"/> Other	Date of Birth	Occupation
Bank Name and Address	Bank ID	Branch Transit No. Bank Account No.

Trust Information

1. Trustee's status:
 Sole Trustee Co-Trustee; provide name(s), address(es) and signature(s) of all Co-Trustees (attach separate sheet if necessary)

- Trust Terms – See Page 2 for Trustee Act investments.
- Has Trustee authority to act alone in giving instructions for investment and distributions?
 Yes No; if not, who else must act? _____
 - Are investments limited by any provision of applicable law?
 Yes (Note: Informal Trusts are always limited to Trustee Act investments) Specify: _____
 No; Specify authorized investment criteria, if any: _____
 - Are there any other limitations on the powers of Trustee or Co-Trustee to deal with trust assets?
 None Yes; Specify limitations _____
 - What is the relationship between the individual or entity opening the account and the third party for whom the account is being opened?
 Relative Other _____

The formation of trusts and the taxation of income and capital gains generated in trust accounts are complex matters. The liability for tax varies according to the nature of the trust established, the source of the assets contributed, the manner of the contribution, the relationship between the contributor and the beneficiary of the trust and the nature of the investments made in the account.

Before establishing an Informal Trust account you should consult with your own tax and legal advisors.
As this account is an Informal Trust, Scotia Capital will report the income and capital gains of the account to Canada Customs & Revenue Agency as income and capital gains of the Trustee or designated Co-Trustee and for that purpose the Social Insurance Number of the Trustee or Co-Trustee is required.

I/we certify that the Trustee and each Co-Trustee have reached the age of legal majority. I/we undertake to advise Scotia Capital ("Scotia Capital") immediately in writing of any changes in the information contained herein, and confirm that Scotia Capital shall be entitled to rely on such information unless and until such written advice of changes has been given. All of the information in this application is complete and accurate and I/we have read, understood and agreed to all of the terms and conditions relating to this account in the relevant sections of the **Scotia Capital Terms and Conditions brochure**.

We agree to maintain at Scotia Capital an accurate and up-to-date list of the current beneficiaries. We also agree to assist Scotia Capital in providing the appropriate identification, as required under existing legislation, including U.S. Withholding Tax Regulations. At the time of an external audit examination, we understand that we may be contacted by Scotia Capital and requested to provide to their auditors information on the current beneficiaries to validate that the current file at Scotia Capital is up-to-date and accurate, or provide new information about beneficiaries as required, and agree to do so.

It is the responsibility of the Trustee(s) to ensure the trust is operated in accordance with its terms and conditions, the Income Tax Act and all other legal requirements.
 In consideration of the acceptance by Scotia Capital of this Account and of other good and valuable consideration, I/we agree to indemnify and hold harmless Scotia Capital and each of its officers, directors, employees and agents of and from any liability, costs or expenses of any kind which they or any of them may suffer or incur as a result of acting in accordance with my/our instructions or the information I/we have provided hereunder or in accordance with the instruction of any other person(s) who I/we have advised Scotia Capital is authorized to give instructions to Scotia Capital hereunder.

The undersigned have expressly requested that this Agreement and all deeds, documents or notices relating thereto be in the English language; les soussignés ont expressément exigé que cette convention et toute autre contrat, document ou avis afférent soient en langue anglaise.

Signature of Trustee	Print Name	Date
Signature of Co-Trustee (If Applicable)	Print Name	Date

Where the above space is insufficient to indicate all Trustees/Co-Trustees, add an appendix page to provide the required information and signatures.

ScotiaMcLeod Advisor Signature	Branch Manager's Signature	Date
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Additional identity and document requirements:
 a) Confidential Account Agreement KYC: (should reflect the Investment Objectives and Risk Factors of the trust)
 b) CA200 Evidence Documents – required for each Trustee, Co-Trustee and Beneficiary (birth certificate for minor)
 c) US Persons: CAW9 Request For Taxpayer Identification Number and Certification (U.S. Withholding Tax)
 This information is requested under regulatory requirements of the Investment Dealers Association and the Proceeds of Crime (Money Laundering) Act.

ScotiaMcLeod and ScotiaMcLeod Direct Investing are each divisions of Scotia Capital Inc. Scotia Capital Inc. is a subsidiary of the Bank of Nova Scotia and is a Member of CIPF. ScotiaMcLeod Direct Investing does not provide advice or recommendations and investors are responsible for their own investment decisions.

Definition of a U.S. Person

A person who is a U.S. citizen, a dual U.S./Canadian citizen, a dual U.S./other citizen, a Resident Alien, a U.S. lawful permanent resident (e.g. green card holder), or a person who meets the "Substantial Presence Test" for U.S. residency.

Trust Terms

If more than one Trustee, complete a trading authorization executed by Trustees appointing one Trustee for purposes of initiating investment instructions.

Excerpts from the Trustee Act of Ontario RSO 1990, c.T-23 Section 27 as at October 2002 regarding Authorized investments.

27. (1) In investing trust property, a Trustee must exercise the care, skill, diligence and judgement that a prudent investor would exercise in making investments.
27. (2) A Trustee may invest trust property in any form of property in which a prudent investor might invest.
27. (3) Any rule of law that prohibits a Trustee from delegating powers or duties does not prevent the Trustee from investing in mutual funds.
27. (4) If trust property is held by Co-Trustees and one of the Co-Trustees is a trust corporation as defined in the Loan and Trust Corporations Act, any rule of law that prohibits a Trustee from delegating powers or duties does not prevent the Co-Trustees from investing in a common trust fund, as defined in that Act, that is maintained by the trust corporation.
27. (5) A Trustee must consider the following criteria in planning the investment of trust property, in addition to any others that are relevant to the circumstances:
 1. General economic conditions.
 2. The possible effect of inflation or deflation.
 3. The expected tax consequences of investment decisions or strategies.
 4. The role that each investment or course of action plays within the overall trust portfolio.
 5. The expected total return from income and the appreciation of capital.
 6. Needs for liquidity, regularity of income and preservation or appreciation of capital.
 7. An asset's special relationship or special value, if any, to the purposes of the trust or to one or more of the beneficiaries.
27. (6) A Trustee must diversify the investment of trust property to an extent that is appropriate to,
 - (a) the requirements of the trust; and
 - (b) general economic and investment market conditions.
27. (7) A Trustee may obtain advice in relation to the investment of trust property.
27. (8) It is not a breach of trust for a Trustee to rely on advice obtained under subsection (7) if a prudent investor would rely on the advice under comparable circumstances.
27. (9) This section does not authorize or require a Trustee to invest in a manner that is inconsistent with the terms of the trust.

Excerpts from the Civil Code of Quebec.

- A trustee acts as the administrator of the property of another, charged with full administration (Art. 1278 CC.).
- An administrator charged with full administration can perform any form of investment (Art. 1307 C.C.).
- The administrator shall act with prudence and diligence. He shall also act honestly and faithfully in the best interest of the beneficiary or of the object pursued (Art.1309 C.C.).
- An administrator who acts in accordance with the Civil Code section relating to presumed sound investment is presumed to act prudently.
- The administrator who act in accordance with the Civil Code section relating to presumed sound investments decides on the investments to make according to the yield and the anticipated capital gain; so far as possible, he works towards a diversified portfolio producing fixed income and variable revenues in the proportion suggested by the prevailing economic conditions. He may not, however, acquire more than five per cent of the shares of the same company nor acquire shares, bonds or other evidences of indebtedness of a legal person or limited partnership which has failed to pay the prescribed dividends on its shares or interest on its bonds or other securities, nor grant a loan to that legal person or partnership (Art. 1340 C.C.).
- Presumed sound investments are found at Art. 1339 of the Civil Code; amongst other investments are included, shares of a mutual fund and units of an unincorporated mutual fund or of a private trust, provided that sixty per cent of its portfolio consists of presumed sound investments, in the following cases :
 - a) the shares or units meet the requirements of subparagraph a of paragraph 11 of section 3 of the Securities Act of Quebec;
 - b) the company, the fund or the trust has been fulfilling the timely disclosure requirements defined by that Act for three years.

Trustees should familiarize themselves with the act(s) relevant to their province or situation:

As at January, 2002

Alberta	Trustee Act, R.S.A., 1980, c.T-10 as amended	Sec. 5 - 8
British Columbia	Trustee Act, R.S.B.C., 1996, c.464	Sec. 15 - 19
Manitoba	Trustee Act, R.S.M., 1970, c.T-160 Consolidation	Sec. 68 - 70
New Brunswick	Trustees Act, R.S.N.B., 1973, c.T-15, as amended	Sec. 2 and 3
Newfoundland & Labrador	The Trustee Act, R.S.N., 1990 c.380, as amended	Sec. 3 and 4
Northwest Territories	Trustee Ordinance, R.S.N.W.T., 1988, c.T-8 as amended	Sec. 2 - 3
Nova Scotia	Trustee Act, R.S.N.S., 1989, c.479	Sec. 3 - 5 and 8
Nunavut	Trustee Ordinance, R.S.N.W.T., 1988, c.T-8 as amended	Sec. 2 - 3
Ontario	Trustee Act, R.S.O., 1990, c. T-23 as amended	Sec. 27
Prince Edward Island	Trustee Act, R.S.P.E.I., 1988, Cap. T-8, as amended	Sec. 2 and 3
Quebec	Civil Code of Quebec, SQ 1991	Art. 1236 and 1339-42
Saskatchewan	Trustee Act, R.S.S., 1978, c.T-23, as amended	Sec. 3 - 6
Yukon	Trustee Act, R.S.Y.T., 1986, c.173	Sec. 2 and 4