



# Know Your Client Form

## INDIVIDUALS - ACCOUNT OPENING

Dealer code

Rep. code

Client number

### ACCOUNT HOLDER INFORMATION

#### PERSONAL INFORMATION

Language <input type="checkbox"/> English <input type="checkbox"/> French	Title	First name	Last name	Date of birth (YYYY/MM/DD)
Address of residence ( <i>complete the NON-FINANCIAL CHANGE form to add mailing address</i> )				No. of dependents:
City	Province	Postal code	Marital status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Common-law <input type="checkbox"/> Separated <input type="checkbox"/> Widowed	
Country	E-mail ( <i>required for electronic delivery of documents</i> )			
Telephone (home)	Mobile	Office		
Is the representative registered in the same province or country of residence as the account holder or their agent, if applicable?				<input type="checkbox"/> No <input type="checkbox"/> Yes

#### ACCOUNT HOLDER IDENTIFICATION (PCMLTFA)

<input type="checkbox"/> <b>In Person</b> The representative has seen the original of the following government-issued identification and has verified the information contained therein in accordance with requirements related to money-laundering legislation. The ID must be valid.		Identification provided <input type="checkbox"/> Driver's license <input type="checkbox"/> Passport <input type="checkbox"/> Other : ▶
Representative's initials	Jurisdiction	
Expiration (YYYY/MM/DD)		
N°		

☐ **Remotely** If the account holder is not physically present for ID verification, complete the DUAL PROCESS METHOD form.

☐ **Already identified** Existing client, no identity verification required.

#### EMPLOYMENT AND FINANCIAL INFORMATION

Employment status <input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Unemployed	Occupation	Since (YYYY)	Estimated annual income (from all sources)
Employer's address	Employer		<b>Estimated net worth</b> (excludes joint account holder) Estimated liquid assets (e.g., non-registered investments, cash) Estimated fixed assets (e.g., real estate, registered investments) +
City	Type of business		
Province	Postal code		<b>Estimated total net worth</b> = \$ 0.00



**JOINT ACCOUNT HOLDER INFORMATION** (continued)**EMPLOYMENT AND FINANCIAL INFORMATION**

<b>Employment status</b>	Occupation	Since (yyyy)	Estimated annual income (from all sources)
<input type="checkbox"/> Employed			
<input type="checkbox"/> Self-employed	Employer		<b>Estimated net worth</b> (excludes account holder)
<input type="checkbox"/> Retired	Type of business		Estimated liquid assets (e.g., non-registered investments, cash)
<input type="checkbox"/> Student			Estimated fixed assets (e.g., real estate, registered investments) +
<input type="checkbox"/> Unemployed			
Employer's address			Estimated liabilities (e.g., mortgage, car loan) -
City			
Province	Postal code		<b>Estimated total net worth</b> =

**DECLARATION OF RESIDENCE FOR TAX PURPOSES - Common Reporting Standard (CRS) and Foreign Account Tax Compliance Act (FATCA)**

Country of birth	Tick <b>all</b> of the options that apply to you		Provide your SIN only if you are a tax resident of a jurisdiction other than Canada
►	<input type="checkbox"/> I am a tax resident of Canada.	SIN from Canada	
<b>Citizenship(s)</b>			
<input type="checkbox"/> Canada	<input type="checkbox"/> I am a tax resident or a citizen of the United States. <i>Provide Form W-9</i>	TIN from the United States	If you do not have a TIN from the United States, have you applied for one?
<input type="checkbox"/> United States			<input type="radio"/> Yes <input type="radio"/> No
<input type="checkbox"/> Other:	<input type="checkbox"/> I am a tax resident of a jurisdiction other than Canada or the United States. <i>Provide Form NR301</i>	If you ticked this box, enter your jurisdictions of residence for tax purposes and TINs or functional equivalent. If you do not have a TIN or functional equivalent for a specific jurisdiction, give the reason using one of these choices:	
►	Jurisdiction of tax residence	Taxpayer identification number	Reason for not having a TIN (A, B, C):
►	►	►	►
►	►	►	►

**Acceptable reasons for not providing a TIN:**

Reason A: I will apply or have applied for a TIN but have not yet received it  
Reason B: My jurisdiction of tax residence does not issue TINs to its residents  
Reason C: Other reason please specify

**Penalty**

An account holder that does not provide a foreign TIN may be liable to a penalty of \$500 for CRS and \$100 for FATCA under sections XVIII and XIX of the Income Tax Act of Canada

**ACCOUNT CATEGORY**

<b>Account type</b>	<b>Non-registered account</b>		<b>Registered account</b>	
<input type="checkbox"/> Nominee	<input type="checkbox"/> Cash CAD	<input type="checkbox"/> Joint with rights of survivorship	<input type="checkbox"/> RRSP	<input type="checkbox"/> LRIF
<input type="checkbox"/> Client name	<input type="checkbox"/> Cash USD	<input type="checkbox"/> Joint account	<input type="checkbox"/> Spousal RRSP	<input type="checkbox"/> TFSA
	<input type="checkbox"/> Leveraged	<input type="checkbox"/> Other:	<input type="checkbox"/> RRIF	<input type="checkbox"/> FHSA
		►	<input type="checkbox"/> Spousal RRIF	<input type="checkbox"/> RESP
<b>Initial transaction</b>			<input type="checkbox"/> LIRA	<input type="checkbox"/> RDSP
<input type="checkbox"/> Buy	<input type="checkbox"/> Account transfer	<input type="checkbox"/> Solicited	<input type="checkbox"/> LRSP	<input type="checkbox"/> Other:
<input type="checkbox"/> Sell	<input type="checkbox"/> Deposit – description	<input type="checkbox"/> Non-solicited	<input type="checkbox"/> LIF	►
	►			

**SOURCE OF FUNDS** (not required for registered accounts, except TFSA)

<input type="checkbox"/> Employment income	<input type="checkbox"/> Investment income	<input type="checkbox"/> Inheritance
<input type="checkbox"/> Sale of immovable property	<input type="checkbox"/> Rental income	<input type="checkbox"/> Insurance settlement
<input type="checkbox"/> Sale of movable property	<input type="checkbox"/> Retirement income	<input type="checkbox"/> Savings
<input type="checkbox"/> Donation	<input type="checkbox"/> Other:	

**LEVERAGE**

Have you borrowed money to invest in this account?

- ☐ No  
☐ Yes; Leverage strategy must first be approved by the Compliance Department

## INVESTOR PROFILE

See glossary in Appendix A for definitions.

### Investment knowledge

Account holder

☐ Poor

☐ Fair

☐ Good

☐ Sophisticated

Joint account holder

☐ Poor

☐ Fair

☐ Good

☐ Sophisticated

### Investment horizon

A. Less than 1 year

B. 1 to 3 years

C. 4 to 5 years

D. 6 to 9 years

E. 10 years or more

### Intended use of the account

This declaration is required by the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC).

A. Short-term investment

B. Long-term investment

C. Income generation

D. Savings

E. Retirement savings

F. Other; please specify in the comments below

## NON-CONSOLIDATED ACCOUNTS

The accounts listed below have an individual investment strategy, and only the assets in each account will be considered for the suitability assessment.

Account type or Account no.	Investment objectives Total must equal 100%.				Risk profile Total must equal 100%					Investment horizon (A to E)	Intended use (A to F)
	Liquidity	Income	Growth	Max. growth	Low	Low to medium	Medium	Medium to high	High		
	%	%	%	%	%	%	%	%	%		
	%	%	%	%	%	%	%	%	%		
	%	%	%	%	%	%	%	%	%		
	%	%	%	%	%	%	%	%	%		
	%	%	%	%	%	%	%	%	%		
	%	%	%	%	%	%	%	%	%		

## CONSOLIDATED ACCOUNTS

The investment strategy applies to all the accounts, and all the assets in the accounts identified in the consolidation will be considered for the investment suitability assessment. To be able to consolidate accounts, the account holder confirms that the investment objectives, risk tolerance, and investment horizon stated below relate to all the accounts listed below. The beneficial owners must be the same for all the accounts to be consolidated.

Account type or Account no.	Investment objectives Total must equal 100%.				Risk profile Total must equal 100%					Investment horizon (A to E)	Intended use (A to F)
	Liquidity	Income	Growth	Max. growth	Low	Low to medium	Medium	Medium to high	High		
	%	%	%	%	%	%	%	%	%	E	

## COMMENTS

## BANKING INFORMATION

Only complete this section if you wish PEAK to make electronic fund transfers between your investment account and your bank account designated below. Provide a personalized void cheque or bank verification of your account. The document issued must include your name, bank account number and the name of the financial institution.

Financial institution

Transit no.

Account no.

## ACCOUNT HOLDER AND JOINT ACCOUNT HOLDER DECLARATIONS

Are you a related person of your representative as defined by the *Income Tax of Canada Act* (e.g., parent, child, brother, sister)?

- ☐ No  
☐ Yes

Does the representative have full or partial control or authority over your financial affairs (e.g., mandatary named in a POA, liquidator/executor)?

- ☐ No  
☐ Yes; specify

Relationship to representative

Type of control exercised

Accounts affected by such control

Will a person other than you benefit from the account or give instructions concerning how to invest money or how to carry out specific trades?

- ☐ No  
☐ Yes; complete FINTRAC REQUIREMENTS DECLARATION

Will any person other than you have trading authority in this account?

- ☐ No  
☐ Yes; complete a TRADING AUTHORIZATION form or provide a power of attorney accompanied by the MANDATORY IDENTIFICATION form.

Indicate by checking the appropriate box(es) whether you, a member of your family, or a closely related person is or has been: (See definitions in Appendix A). If you check one of the boxes, complete a FINTRAC REQUIREMENTS DECLARATION form.

	Account holder	Joint account holder
A foreign politically exposed person (foreign PEP)	<input type="checkbox"/>	<input type="checkbox"/>
A domestic politically exposed person (domestic PEP) within the past 5 years	<input type="checkbox"/>	<input type="checkbox"/>
A head of an international organizations (HIO) within the past 5 years	<input type="checkbox"/>	<input type="checkbox"/>

## DECLARATION, ACKNOWLEDGEMENT, AND CONSENT

All items marked with an asterisk (\*) must be checked.

### Accuracy of information and changes\*

- ☐ I/We declare that the information contained in this account application is correct as of the date indicated below and I/we will advise PEAK Investment Services Inc. (PEAK) as soon as possible of any **changes** to this information.

### CRS-FATCA Certification\*

- ☐ I/We certify that the information about my/our citizenship(s) and residency for tax purposes is true, correct and complete as it relates to this self-certification for CRS and FATCA requirements. I/We authorize you to share this information with subsidiaries and parent companies for the purpose of risk management, profile updates and legal and regulatory compliance purposes. I/We also agree to inform you of any changes in circumstances that cause the information provided to become incomplete or inaccurate within 30 days of such change.

### Mandator – mandatory relationship\*

- ☐ I/We understand that PEAK's representative is acting as its agent and that PEAK remains liable to me/us for any errors or omissions that the representative may make in the course of their duties with respect to PEAK's business as if they were PEAK's employee.

### Electronic transmission of documents

- ☐ I/We consent to the electronic delivery of signed account opening documents, account statements, contribution receipts/tax forms, transaction confirmation notices and any other documents (through the [www.mypeakonline.com](http://www.mypeakonline.com) portal). I/We understand that my/our preferences may be changed at any time and that a paper copy of the documents may be obtained upon request or if PEAK is notified that electronic transmission has failed.

### E-mail communication

- ☐ I/We consent to be contacted or to receive documents or information by e-mail in the context of my/our business dealings with PEAK.

### Confirmation of receipt regarding particular documents\*

- ☐ I/We acknowledge that I/we have received the *INFORMATION ON CLIENT RELATIONSHIP DISCLOSURE DOCUMENT*, and that it was explained to me/us, the *SUMMARY OF COMPLAINT HANDLING PROCEDURES*, as well as the disclosure document regarding the *RISKS OF BORROWING TO INVEST* (including this form, hereinafter referred to as the *"ACCOUNT OPENING DOCUMENTS"*).

A copy of the *ACCOUNT OPENING DOCUMENTS* completed and signed by you and your representative, will be sent to you within a maximum of two business days using the delivery method indicated above (failing which, please notify your representative as soon as possible).

### Mandatory language of documents (mandatory for Quebec residents using English version of documents)\*

- ☐ (French translation follows) I/We acknowledge having received the French version of the *ACCOUNT OPENING DOCUMENTS* and expressly request to be bound exclusively by the English version thereof. (French translation : Je reconnais/Nous reconnaissons avoir reçu la version française des Documents d'ouverture de compte et demande/demandons expressément d'être lié(s) exclusivement par la version anglaise de ceux-ci.)

### Information regarding outside activities

- ☐ I/We acknowledge that I/we have been made aware of the fact that my/our representative is engaged in one or more professional activities outside PEAK Investment Services Inc. and of the nature of such activities. I/We also acknowledge that I/we have received a disclosure document regarding these outside professional activities.

### National Instrument 54-101 – Communication with Beneficial Owners of Securities of a Reporting Issuer

- ☐ I/We consent to the disclosing of the following information about me/us to reporting issuers: (i) name, (ii) mailing address, (iii) e-mail address and (iv) securities held (if you do not consent, you will be charged a reasonable fee when PEAK sends you security holder materials).

### Receiving security holder documents sent by reporting issuers\*

- ☐ I/We consent to receive all documents intended for beneficial owners of securities.
- ☐ I/We consent to receive only proxy-related materials that are sent in connection with special meetings.
- ☐ I/We do not wish to receive documents intended for beneficial owners of securities.

The above instructions do not apply to any specific request you give or may have given to a reporting issuer concerning the sending of interim financial statements of the reporting issuer. In some circumstances, the above instructions will not apply to annual reports or financial statements of an investment fund that are not part of proxy-related materials.

### Trusted contact person

To be completed only if you wish to appoint a trusted contact person.

- ☐ I/We consent to your contacting the person appointed below for confirmation or information regarding the following (you may withdraw this consent at any time by notifying your representative in writing):
- ▶ A possible financial exploitation in which I/we may be involved
  - ▶ Concerns about my/our mental capacity to make financial decisions
  - ▶ The name and contact information of my/our legal guardian(s), if applicable
  - ▶ My/Our contact information

Contact name	Relationship
Address	
E-mail address	
Phone number	

By signing, you confirm all the above declarations, acknowledgements and consents:

Account holder's signature	Date (YYYY/MM/DD)	Joint account holder's signature	Date (YYYY/MM/DD)
X		X	



## SPECIFIC CONSENT – Collection, Use and Disclosure of Personal Information

PEAK collects personal information relating to its clients through account opening documentation and subsequently, during its relationship with them, in order to identify them, to establish their profile, determine their needs and provide them with products and services. The collection of personal information is also intended to ensure that PEAK complies with the applicable regulatory requirements it is subject to. Before using your personal information for any other purpose, we will identify the purpose for which we will use that information and obtain your consent to such use.

PEAK implements a series of protective measures to ensure the privacy and confidentiality of its clients' personal information. These include restricted access to the premises; technological measures such as restrictions on access to personal information, safeguards against cybersecurity risks, external backups and archiving processes and a review of external suppliers and contractual agreements with them.

PEAK is a division of PEAK Financial Group. In addition to PEAK and your representative, certain employees of PEAK Financial Group or its subsidiaries may have access to your personal information in the performance of their duties so that you can receive the services agreed upon, or for purposes of administration, management, updating, getting to know you better in order to meet your needs or provide the best possible services, or to comply with applicable laws and regulations. PEAK shares certain personal information about its customers with external software, transactional, administrative, and professional service providers to provide agreed-upon services. In certain circumstances, the law may require PEAK to disclose personal information about a customer to government authorities or agencies, courts, or regulatory or self-regulatory bodies. Your personal information may also be disclosed, processed, accessed or stored by one of our service providers outside Quebec or Canada. In such cases, foreign authorities or courts may compel these service providers to disclose your personal information to them.

Personal information collected by PEAK from customers is retained for the period during which the customer maintains an account with PEAK and for such time thereafter as may be necessary to comply with applicable regulations. When personal information is no longer required, it is securely destroyed or made anonymous.

You have the right to access and to modify your personal information and may request access to it. You may also challenge the accuracy and completeness of your personal information and, if PEAK believes an error has been made, it will be amended in accordance with your instructions. You may withdraw this consent at any time, but PEAK may have to terminate its business dealings with you following such withdrawal.

In the event that PEAK has reason to believe that a confidentiality incident involving your personal information has occurred, reasonable steps will be taken to reduce the risk of harm to you and to prevent further incidents of a similar nature. In such cases, PEAK will also comply with the regulatory obligations relating to this type of incident, particularly regarding notices.

PEAK's privacy policies and procedures are available upon request. A summary is also available on the PEAK Financial Group website. Any request relating to the protection of personal information (including any complaint) must be forwarded to: PEAK's Personal Information Protection Officer (514-844-6000 or [compliance@peakgroup.com](mailto:compliance@peakgroup.com)).

**By signing, you consent to the collection, use, retention and disclosure of your personal information by PEAK in accordance with the above statement.**

Account holder signature <b>X</b>	Date (YYYY/MM/DD)
Joint account holder signature <b>X</b>	Date (YYYY/MM/DD)

### Reserved for internal use

Representative's name	Representative's signature <b>X</b>	Date (YYYY/MM/DD)
	Representative's signature, if joint code <b>X</b>	Date (YYYY/MM/DD)
Branch Manager's name	Branch Manager's signature <b>X</b>	Date (YYYY/MM/DD)

**APPENDIX A: Glossary****INVESTOR PROFILE TERMS****Investment objectives**

- **Liquidly:** Your objective is the preservation of capital, and you are less interested in capital or income appreciation. Investments that satisfy this objective may include money market mutual funds and guaranteed investment certificates.
- **Income:** Your objective is to generate current income from your investments, and you are less concerned with capital appreciation. These investments are generally less volatile in nature. Investments that satisfy this objective may include mutual funds that invest in fixed income products, such as monthly income funds or bond funds.
- **Growth:** Your objective is capital appreciation and current income from investments is not a requirement. These investments generally exhibit more volatility and are suitable for investors with a higher-risk tolerance. Investments that satisfy this objective may include mutual funds that invest in equities.
- **Maximum growth:** Your objective is capital appreciation and current income from investments is not a requirement. These investments generally exhibit the highest level of volatility and are suitable for investors with a very high risk tolerance. Investments that satisfy this objective may include funds that engage in speculative trading strategies and/or equity mutual funds that invest in more volatile industries, such as natural resources, technology, and emerging market funds.

**Investment horizon**

Indicates the period from the current moment until the moment you will need to access a significant portion of the money you invest in this account.

**Risk profile**

*Risk profile is determined by your personal risk capacity (i.e., your ability to assume financial losses) It takes into account factors such as your age, net worth, income, liquid assets and willingness to take risk (i.e., how sensitive you are to market fluctuations and how comfortable you are psychologically and emotionally with changes in your portfolio). Your risk profile documented in this form tends toward the more conservative of indicators between your capacity to assume risk and your risk tolerance.*

- **Low:** Low-risk investments exhibit low volatility and are for investors who are willing to accept lower returns for greater safety of capital. They may include such investments as Canada Savings Bonds, guaranteed investment certificates and money market funds.
- **Low to medium:** Investments with low to medium risk are characterized by low to medium volatility, which is greater than that described above and may include bond funds and balanced funds.
- **Medium:** Medium-risk investments exhibit medium volatility and are suitable for investors who are looking for moderate growth. They may include dividend funds, equity funds and certain types of fixed income funds.
- **Medium to high:** Investments with medium to high risk are characterized by medium to high volatility and are appropriate for investors looking for long-term growth. They may include funds that invest in small companies, specific market sectors or specific geographic areas.
- **High:** High-risk investments exhibit high volatility and are suitable for investors who are looking for higher levels of growth. They may include labour-sponsored venture capital funds that engage in speculative trading strategies, and/or funds that invest in specific market sectors and specific geographic areas, such as emerging markets and science and technology funds.

**POLITICALLY EXPOSED PERSON (PEP) TERMS**

**PEP:** Includes foreign PEPs (foreign politically exposed persons), domestic PEPs (domestic politically exposed persons) and HIOs (heads of an international organization).

- **Person affected:** The account holder, as well as their spouse or common-law partner, child, mother or father, sister or brother and the mother or father of the account holder's spouse or common-law partner.
- **Foreign PEP:** Person who holds or has held one of the following offices or positions in or on behalf of a foreign country
  - Head of state or head of government;
  - Member of the executive council of government or member of a legislature;
  - Deputy minister (or equivalent rank);
  - Ambassador or attaché or counsellor of an ambassador;
  - Military officer with a rank of general or above;
  - Head of a government agency;
  - Leader or president of a political party represented in a legislature;
  - Judge of a supreme court, constitutional court or of last resort.

**Domestic PEP:** Person who holds or has held (within the last 5 years) one of the following offices or positions in or on behalf of the Canadian federal government, a Canadian provincial government, or a Canadian municipal government.

- Governor General, lieutenant governor or head of government;
  - President of a corporation that is wholly owned directly by His Majesty in right of Canada or a province;
  - Member of the Senate or House of Commons or member of a legislature;
  - Head of a government agency;
  - Judge of an appellate court in a province, the Federal Court of Appeal or the Supreme Court of Canada;
  - Deputy minister or equivalent rank;
  - Ambassador, or attaché or counsellor of an ambassador;
  - Leader or president of a political party represented in a legislature;
  - Military officer with a rank of general or above;
  - Mayor, reeve or other similar chief officer in a municipal or local government.
- **HIO (within the past 5 years):**
- The head of an international organization established by the governments of various states.
  - The head of an institution of an organization referred to in the above point.