



LEAGUE SAVINGS AND MORTGAGE

A Credit Union Company

Tax Free Savings Account Application

Identification No. 04210019

| | | | | | |
|---------------------------------------|--|-------------------------|--|-----------------------|-------------|
| HOLDER'S SURNAME | | GIVEN NAME(S) | | ACCOUNT NUMBER | MASTER NO. |
| STREET ADDRESS | | CITY | | PROVINCE | POSTAL CODE |
| PHONE NUMBER | | SOCIAL INSURANCE NUMBER | | BIRTH DATE (MM/DD/YY) | |
| EMPLOYMENT STATUS / ORGANIZATION TYPE | | OCCUPATION | | INDUSTRY/SECTOR | |

| | | | | | |
|---|--------------------------------|---|---------------|--|--|
| If you wish to access statements online, we will contact you with login information by: | | | EMAIL ADDRESS | | |
| <input type="checkbox"/> Secure email | <input type="checkbox"/> Phone | <input type="checkbox"/> I/We decline online statements | | | |

| | | | | | | |
|------------------------|---|------------------|----------|--|--------------------------|--|
| Deposit Details | | TRANSACTION CODE | | 240 Holder Deposit • 258 External / Death Transfer • 263 Marriage / Partner Transfer | | |
| PRINCIPAL AMOUNT (\$) | <input type="checkbox"/> Term <input type="checkbox"/> Variable | YRS / MTHS | RATE (%) | DEPOSIT DATE (MM/DD/YY) | MATURITY DATE (MM/DD/YY) | |

(Complete this section if you wish to designate a beneficiary of the TFSA in the event of your death.)

Beneficiary Designation/Appointment of Successor Holder

(Where the sole beneficiary is my spouse, this designation also stands as a Successor Holder appointment whereby the original TFSA contract continues in my spouse's name.)

I hereby designate:

| | | |
|--------------|--|--------------|
| FULL NAME | | RELATIONSHIP |
| FULL ADDRESS | | |

as the person entitled to receive the proceeds of the TFSA in the event of my death.

For additional and/or alternate beneficiaries, complete the Addendum to Designation of Beneficiary.

The beneficiary(s) designated herein must survive me and accept this designation in order to receive benefits payable under this TFSA. If more than one beneficiary is entitled to receive benefits, they shall share the proceeds equally unless otherwise specified.

CAUTION:

- 1) Your designation of beneficiary by means of a designation form will not be revoked or changed automatically by any future marriage or divorce. Should you wish to change your beneficiary in the event of a future marriage or divorce, you will have to do so by means of a new designation.
- 2) Your estate may be responsible for reporting and paying income tax on proceeds paid to a designated beneficiary.

Please Read Carefully and Sign Below

I hereby apply for participation in the League Savings and Mortgage Tax Free Savings Account (TFSA) in accordance with the Terms and Conditions supplied to me.

I request League Savings and Mortgage Company to file an election with the Minister of National Revenue to register this arrangement as a Tax Free Savings Account (TFSA) under section 146.2 of the Income Tax Act.

I request that this contribution, and any subsequent contributions, be deposited in League Savings and Mortgage Company (League Savings), and I acknowledge that the terms and conditions of such deposits have been and will be agreed upon between myself and League Savings.

I hereby acknowledge that I am solely responsible for determining the amount of my available contribution room relative to this account.

Privacy of Personal Information

I confirm that I have read and signed the "Consent and Authorization to use Personal Information (Form A115) and have included it as part of this application.

| | | | | | | | |
|---|--|--------------------------------------|-------------|--|-------------|--------------------|-------|
| SIGNATURE OF HOLDER | | DATE (MM/DD/YY) | | ACCEPTED BY AUTHORIZED OFFICER | | | |
| <i>LSM - Internal Use Only</i> | | SOURCE | BONUS LEVEL | CLASSIFICATION | SERVICE NO. | POTENTIAL INTEREST | CLASS |
| <input type="checkbox"/> Cheque Deposit | | <input type="checkbox"/> ICU Deposit | | <input type="checkbox"/> Internal Transfer | | | |
| NAME OF FINANCIAL INSTITUTION | | TRANSIT NO. | INST. NO. | ACCOUNT NO. | CHECKED BY | | |



LEAGUE SAVINGS AND MORTGAGE

A Credit Union Company

(FORM A115)

CONSENT AND AUTHORIZATION TO USE PERSONAL INFORMATION

1. I/We have applied to League Savings and Mortgage Company ("League Savings") for a financial product and/or service, and/or will be providing a guarantee in support of a financial product. In connection with this application to League Savings, I/we hereby consent to and authorize League Savings to:
 - a) verify, confirm, collect, use, and/or disclose any information contained in an application for the purpose of making such inquiries and decisions in connection with the application;
 - b) in the case of a mortgage or loan application, request, collect and obtain from League Savings or its affiliates; any person; credit reporting agency; insurer; financial institution; or any other entity as may be required, any information to verify and confirm the state of my/our financial affairs;
 - c) collect, use and disclose my/our personal information for the following purposes:
 - to understand my/our needs;
 - in the case of a mortgage or loan application, to evaluate my/our credit standing and to share or exchange reports and information with credit reporting agencies, insurers and/or other financial institutions;
 - to determine my/our suitability and eligibility for products and services including loan insurance;
 - to promote and offer League Savings products and services to me/us, or those of others that League Savings believes may be of interest to me/us;
 - to meet legal and regulatory requirements;
 - to investigate and adjudicate insurance claims, fraudulent and/or other illegal activities;
 - to provide ongoing service to me/us and provide my/our personal information to anyone who works with or for League Savings but only as needed for providing services to me/us;
 - where my/our account has originated through a credit union or broker/agent, to release periodic information on these accounts to the referring source to enhance the level of service provided to me/us; and
 - to protect my/our interests and the interests of League Savings.

- "Personal information" means information that identifies me/us as a customer of League Savings and includes, without limitation, information I/we have provided to League Savings and information obtained from the others with my/our consent.

2. In addition to the consent and authorization above, I/we hereby understand and acknowledge that if my/our account is referred by a credit union or broker/agent, that League Savings may pay a referral fee to the referring source as compensation for its role of referring business to League Savings, however no such referring source owns more than 10% of League Savings.

3. I/we consent and authorize League Savings, at its sole option and without further notice to me, to refer the application to another lender ("alternate lender") who may approve the application on terms and conditions acceptable to it. For this purpose, I/we consent to and authorize:
 - a) League Savings to release to the alternate lender any information, including my/our personal information that League Savings has collected concerning the loan application;
 - b) The release of the details by the alternate lender of the loan application, if approved, to my/our real estate agent, if applicable; and
 - c) At the request of League Savings, the release of information to League Savings by the alternate lender respecting the mortgage from time to time such as the outstanding balance, where the mortgage is obtained through the alternate lender.

4. I/we consent and authorize League Savings, at its sole option and without further notice to me/us, to disclose my/our personal information to the credit union or broker who referred me/us. For this purpose, I/we consent to and authorize League Savings to release to the referring credit union or broker/agent any information, including my/our personal information that League Savings has collected in connection with my/our application to League Savings.

5. I/We acknowledge that I/we may withdraw my/our consent to the above at any time by providing written notice of such withdrawal to League Savings. I/We further acknowledge that the withdrawal of my/our consent will have the following consequences:
- a) Withdrawal of my/our consent in relation to paragraphs 1 and 2 hereof will prevent League Savings from processing my/our application, and will result in a rejection of such application;
 - b) Withdrawal of my/our consent in relation to paragraph 3 hereof will prevent League Savings from referring my/our application to any alternate lenders in the event that League Savings does not accept my/our application; and
 - c) Withdrawal of my/our consent in relation to paragraph 4 hereof will prevent League Savings from sharing my/our personal information with the referring credit union or broker/agent, with the result that they may not be able to contact me/us in relation to products and services which may be of interest to me/us.
6. From time to time, League Savings may wish to send me/us commercial electronic messages to promote and offer products and services to me/us. I/we understand that I/we may unsubscribe from receiving these messages at any time.

Please complete the following section in full:

| | |
|--|--|
| <input type="checkbox"/> Yes, I/We do. <input type="checkbox"/> No, I/We do not. <input type="checkbox"/> Does not apply. | If your loan application is for a real property mortgage, do you consent to the referral of your application to an alternate lender as described in paragraph 3 above? |
|--|--|

| | |
|---|--|
| <input type="checkbox"/> Yes, I/We do. <input type="checkbox"/> No, I/We do not. | Do you consent to League Savings sharing your personal information with the credit union or broker/agent who referred you, so that they may contact you regarding their products and services as described in paragraph 4 above? |
|---|--|

| | |
|---|--|
| <input type="checkbox"/> Yes, I/We do. <input type="checkbox"/> No, I/We do not. | Do you consent to League Savings sending you commercial electronic messages to promote their products and services to you as described in paragraph 6 above? |
|---|--|

DATED _____, 20____.

Witness

Signature of Applicant or Guarantor

Name of Applicant or Guarantor (please print)

Witness

Signature of Co-Applicant

Name of Co-Applicant (please print)

For more information regarding League Savings' commitment to protecting your privacy including your right to limit or withdraw your consent and authorization respecting your personal information, please review League Savings' Privacy Code available at www.lsm.ca or call us at 1-800-668-2879. Our address is 6074 Lady Hammond Road, Halifax, NS, B3K 2R7.

This disclosure of interest information, fees and charges applies to all GIC (non-registered), RRSP, RRIF and TFSA deposits held with League Savings and Mortgage. Fees and charges are subject to change. Such changes will only apply to transactions once a minimum of 30 days notice has been given to all account holders. League Savings and Mortgage is a member of the Canada Deposit Insurance Corporation (CDIC). CDIC automatically insures many types of savings against the failure of a financial institution that is a CDIC member. Please visit our website at www.lsm.ca under Investing/CDIC Information for a complete listing of League Savings and Mortgage products eligible for coverage.

Disclosure of Interest Information

Variable Rate Deposit

- Interest rates are tiered and increase as the account balance increases.
- Interest is calculated on the daily closing balance.
- Interest is paid monthly.
- Current rate of interest may be obtained on our website www.lsm.ca under Interest Rates.

1 Yr Redeemable Deposit

- Interest is guaranteed for the term of the deposit.
- Interest is calculated on an annual basis as a percentage of the daily closing balance.
- Interest is paid at maturity or at time of redemption.
- Deposit is redeemable after 30 days of purchase or last renewal date, without penalty. Where redemption is within 30 days, no interest will be paid.

1 – 5 Yr Non-Redeemable Deposits

- Interest is guaranteed for the term of the deposit.
- Interest is calculated on an annual basis as a percentage of the deposit amount.
- Interest is paid annually (or more frequently, in accordance with the specified interest payment frequency on the deposit) and at maturity of the deposit.

3 & 5 Yr Index Linked Deposits Non-Redeemable

- Principal is 100% guaranteed.
- Rate of return is based on the growth of the average of monthly closing values of the S&P/TSX 60 Index over the term of the deposit, multiplied by the Participation Rate and is paid at maturity.

3 & 5 Yr Better Earth Portfolio Market Linked Guaranteed Investment

- Principal is 100% guaranteed
- Rate of return is based on the variation in the price of 15 equal-weighted equity securities paid at maturity

Deposit Renewals

Advance Notice of Maturing Deposits

- A notice of maturing deposit will be mailed approximately 21 days prior to maturity date.

21 Day Rate Guarantee

- Depositors will receive the highest rate within 21 days prior to the maturity date if the deposit is renewed for an additional term.

Automatic Renewal

- If League Savings and Mortgage has not received instructions from the Investor on or before the maturity date, the deposit will be renewed for a similar term at the current rate of interest in effect at the date of maturity. Deposits may be amended, redeemed or transferred within 10 business days after the maturity date. Following the 10 day period, deposits are not redeemable or transferable until the next maturity date.

RRIF Deposits

Special Withdrawals

- A maximum of 25% of the value of the plan at the start of the year may be received by way of special withdrawal in any one year.
- No more than 2 special withdrawals may be taken in a single year.

Disclosure of Fees & Charges

Transfer or Closure of Registered Products

- \$50.00 fee applies to each transfer of a registered product to another financial institution or issuer.
- \$100.00 fee applies to each transfer or closure of a registered product to another financial institution or issuer, within 90 days of opening an account.

Redemptions of a Non-Redeemable Deposit prior to Maturity due to Financial Hardship

- Require pre-approval of League Savings and Mortgage and
- \$100.00 transaction charge will apply and
- Reduced rate of interest, adjusted to the rate in effect at time of deposit, rounded down to the rate which best matches the length of the investment.

Life Income Fund (LIF)

- \$100.00 fee for **each** of the following:
 - Unlocking due to Temporary Income
 - Unlocking due to Shortened Life Expectancy
 - Unlocking due to Financial Hardship
 - Unlocking due to Small Amounts
 - Unlocking due to Non-residency
- \$150.00 fee for **each** of the following:
 - Federal PBSA Jurisdiction Unlocking Provisions
 - New Brunswick Jurisdiction Unlocking Provisions

Other Fees

- \$25.00 per hour, with a minimum charge of \$25.00 to research historical information, in addition to the cost incurred to retrieve documentation from Iron Mountain (if applicable).