



CI Open and Registered Plan Mutual Fund Application Form

NON-REGISTERED PLAN (OPEN)

RETIREMENT SAVINGS PLAN (RSP)

SPOUSAL RSP

LOCKED-IN RETIREMENT ACCOUNT (LIRA)

GROUP RSP

RETIREMENT INCOME FUND (RIF)

SPOUSAL RIF

LIFE INCOME FUND (LIF)

LOCKED-IN RETIREMENT INCOME FUND (LRIF)

BPI FUNDS®

CI FUNDS®

CI SECTOR FUNDS®

HARBOUR FUNDS®

INSIGHT® UNITS

SIGNATURE FUNDS™

CI PORTFOLIO SERIES

LABOUR SPONSORED FUNDS

SYNERGY FUNDS





APPLICATION FORM

1 Plan Information

CI Account Number _____

ACCOUNT TYPES

- Non-Registered Plan (Open) Retirement Savings Plan (RSP) Spousal RSP Group RSP
 Locked-In Retirement Account (LIRA)* *Attach the applicable provincial addendum
 Retirement Income Fund (RIF) Spousal RIF Life Income Fund (LIF)*
 Locked-In Retirement Income Fund (LRIF)* *Attach the applicable provincial addendum

PLAN OPTIONS

- Transfer existing Open Account to an RSP
 Transfer existing RSP/LIRA to an RIF/LIF/LRIF

2 Unitholder Information

Primary Unitholder/Annuitant Information

Language Preference: English French

Gender: _____
 Male Surname _____ First Name _____ Middle Initial(s) _____
 Female _____

 Mr. Identity Verification of Owner (Canadian Provincial or Federal Government ID document)

Mrs. _____
 Miss E-mail Address _____ Occupation _____
 Ms. _____

Dr. Street Address _____ Apt. _____ City _____ Province _____ Postal Code _____

 Telephone (Home) _____ Telephone (Business) _____ Social Insurance Number _____ Birth Date _____
M A N D A T O R Y Y M A I N D A T O R Y D

- Joint Tenants with Right of Survivorship* Tenants in Common* In Trust For* Corporation* (Articles of Incorporation) *Note: Not applicable for Registered Products
 Contributing Spouse's Information (For Spousal RSP Accounts only) **OR** Joint Unitholder **OR** In Trust For Information*

Mr. _____
 Mrs. _____
 Miss Surname _____ First Name _____ Middle Initial(s) _____ Social Insurance Number _____ Birth Date _____
 Ms. _____
 Dr. _____
M A N D A T O R Y Y M A I N D A T O R Y D

Identity Verification of Owner (Canadian Provincial or Federal Government ID document)

3 Beneficiary Information

(Applicable for Registered Products only)

Caution: In certain provinces, a beneficiary designation or any revocation thereof may be made only by will. In addition, in some cases the rights of the Annuitant's spouse may override such beneficiary designation. Also, your beneficiary designation may not automatically change as a result of your future marriage or marriage breakdown; you need to complete a new designation for this purpose. It is your sole responsibility to ensure that the beneficiary designation is effective and is changed when appropriate. I designate the person named below as my beneficiary under the Plan and hereby revoke all prior designations. Should the below named beneficiary predecease me, all proceeds will be paid to my estate. I understand that if I have completed the "Election of Spouse as Successor Annuitant" in Section 8, the beneficiary designation below will only be effective if my spouse predeceases me or is not my spouse on the date of my death.

Surname	First Name	Relationship	Share %	Surname	First Name	Relationship	Share %

4 Dealer and Representative Information

M A N D A T O R Y Dealer Name _____ Representative Name _____
 Dealer Number _____ Rep Number _____ Telephone No. _____ E-mail Address _____

5 Investment Selection

 T2033/T2151/TD2 transfer (attached to application) to be allocated as follows:

Fund Number	Fund Name	Purchase Amount	DSC ✓	Sales Charge %	Wire Order Number	PAC Amount*	Systematic Withdrawal Amount/ RIF/LIF/LRIF Payment	Include in Port. Rebal. Service
		\$ %				\$	\$	%
		\$ %				\$	\$	%
		\$ %				\$	\$	%
		\$ %				\$	\$	%
		\$ %				\$	\$	%
		\$ %				\$	\$	%
		\$ %				\$	\$	%
		\$ %				\$	\$	%
		\$ %				\$	\$	%
		\$ %				\$	\$	%
Cash distributions <input type="checkbox"/> I understand payments will be deposited to the bank account indicated in Section 10. Note: Not available for Registered Products		Total Purchases	If no sales commission method is indicated, the deferred sales charge method will be applied to all Funds, except for Money Market Funds where the initial sales commission method will be applied.			Total:	Total:	Total:

FOREIGN CONTENT REALIGNMENT

Unless indicated below, I acknowledge that CI Mutual Funds Inc. will automatically realign my Plan at each month end to ensure that my Plan does not hold excess foreign property and does not incur a tax penalty. This will be accomplished by transferring securities of the foreign property Fund in which fund my Plan has the largest investment to securities of the 100% RSP-eligible Fund in which my Plan has the largest investment; if my Plan does not hold a 100% non foreign property Fund, I authorize the transfer of the required securities to the CI Money Market Fund.

*Minimum of \$50 per fund - Please complete Sections 6 and 10

 Do not automatically transfer.

CI Mutual Funds Inc. - Retirement Savings Plan - Declaration of Trust

The Canada Trust Company, a trust company incorporated under the laws of Canada (the "Trustee"), hereby declares that it agrees to act as Trustee for the annuitant named in the application on the face hereof (the "Annuitant") for CI Mutual Funds Inc. (the "Agent") Retirement Savings Plan (the "Plan") upon the following terms and conditions:

1. REGISTRATION: The Trustee will apply for registration of the Plan under the provisions of the Income Tax Act (Canada) (the "Act") and any applicable provincial income tax legislation relating to retirement savings plans as designated from time to time in writing by the Annuitant (the Act and such provincial income tax legislation being hereinafter collectively referred to as "Applicable Tax Legislation").

2. CONTRIBUTIONS: The Trustee shall accept only such payments of cash and other transfers of property acceptable to it as may be directed by the Annuitant or the Annuitant's spouse, and permitted by the Applicable Tax Legislation, the same together with any income therefrom constituting a trust fund (the "Fund") to be used, invested and held subject to the terms hereof.

3. INVESTMENT: The Plan shall be invested and reinvested by the Trustee, on the direction of the Annuitant, in such investments as the Trustee shall make available from time to time; provided that such investments are qualified investments for trusts governed by retirement savings plans. The Trustee may, but need not, require any such direction in writing.

4. ACCOUNTS: The Trustee will maintain an account in the name of the Annuitant showing all contributions made to the Plan and all investment transactions made at the direction of the Annuitant. The Trustee shall forward to the Annuitant, at least annually, statements showing all contributions and investment transactions made and all income and expenses earned or incurred during such period.

5. CONTRIBUTION RECEIPTS: On or before March 31 of each year, the Trustee shall furnish the Annuitant or the Annuitant's spouse with a receipt or receipts showing contributions by the Annuitant or the Annuitant's spouse during the preceding calendar year and within 60 days thereafter.

6. WITHDRAWALS: The Annuitant may, by written application at any time before the commencement of retirement income, request that the Trustee pay to the Annuitant all or any part of the assets held under the Plan and the Trustee may liquidate any investments held under the Plan to the extent deemed necessary for that purpose.

7. REFUND OF CONTRIBUTIONS: It is the responsibility of the Annuitant or the Annuitant's spouse to ensure that no contribution exceeds the maximum permitted deduction under the Applicable Tax Legislation. The Trustee shall, upon written application of the Annuitant or the Annuitant's spouse, refund to that applicant an amount as defined in paragraph 146(2)(c.1) of the Act. The Trustee may liquidate investments held under the Plan to the extent deemed necessary for that purpose.

8. RETIREMENT INCOME:

- (a) The value of the accounts maintained by the Trustee for the Annuitant shall be invested, used and applied by the Trustee for the purposes of providing a retirement income to the Annuitant.
- (b) The Annuitant will, upon 90 days written notice to the Trustee, specify the date for the commencement of a retirement income, which date shall not be later than the end of the calendar year in which the Annuitant attains age 69 (such date being referred to herein as "maturity").
- (c) Any retirement income purchased by the Trustee shall, at the option of the Annuitant, be: i) an annuity payable to the Annuitant for the Annuitant's life (or, if the Annuitant so designates, to the Annuitant for the lives jointly of the Annuitant and the Annuitant's spouse and to the survivor of them for his or her life) commencing at maturity and with or without a guaranteed term not exceeding such period of time calculated in accordance with the formula set out in paragraph (b) immediately below; or ii) an annuity commencing at maturity payable to the Annuitant, or to the Annuitant for his life and to his spouse after his death, for a term of years equal to 90 minus either the age in whole years of the Annuitant at the maturity of the Plan, or, where the Annuitant's spouse is younger than the Annuitant and the Annuitant so elects, the age in whole years of the Annuitant's spouse at the maturity of the Plan.
- (d) Except as otherwise provided or permitted under the Applicable Tax Legislation, any annuity so acquired: i) may be integrated with the Old Age Security Pension; ii) may be increased in whole or in part in accordance with the Consumer Price Index or at such other rate not exceeding 4% per annum as may be specified under the terms of such annuity; iii) shall pay annual or more frequent periodic payments that are (1) fixed, or (2) varied in accordance with the earnings of the invested amount; iv) shall provide for full or partial commutation and shall provide for equal annual or more frequent periodic payments following any partial commutation; v) shall not provide for the aggregate of the periodic payments in a year after the death of the Annuitant to exceed the aggregate of the payments in a year before the Annuitant's death; vi) shall by its terms not be capable either in whole or in part of assignment if payable to the Annuitant or his spouse; and vii) shall provide for commutation if such annuity would otherwise become payable to a person other than the spouse of the Annuitant on or after the death of the Annuitant.
- (e) If the Annuitant fails to notify the Trustee at least 60 days prior to the end of the calendar year in which the Plan reaches maturity, the Annuitant shall be deemed to have instructed the Trustee to transfer the assets of the Plan to a registered retirement income fund of the same type as the Trustee may in its absolute discretion determine.

9. DEATH OF THE ANNUITANT: In the event of the death of the Annuitant prior to the provision of a retirement income, the Trustee shall, upon receipt of satisfactory

evidence thereof, realize the interest of the Annuitant in the Plan. Subject to the deduction of all proper charges, including income tax, if any, required to be withheld, the proceeds of such realization shall be held by the Trustee in trust for payment in a lump sum to the legal personal representatives of the Annuitant, upon such representatives furnishing the Trustee with such releases and other documents as may be required or as counsel may advise, unless there is a validly designated beneficiary of such Annuitant in the case of an Annuitant domiciled in a jurisdiction designated by the Trustee as one in which a participant in a retirement savings plan may validly designate a beneficiary other than by will, in which case the proceeds shall be payable in a lump sum to such designated beneficiary upon receipt of such releases and other documents as may be required or as counsel may advise.

10. OWNERSHIP: The Trustee must hold any investment in its own name, in the name of its nominee, in bearer form or in such other name as the Trustee may determine. The Trustee may generally exercise the power of an owner with respect to all stocks, bonds, mortgages, or securities held by it for the Plan, including the right to vote or to give proxies to vote in respect thereof, and to pay any assessment, taxes or charges in connection therewith or the income or gains derived therefrom.

11. DELEGATION:

- (a) The Annuitant authorizes the Trustee to, and the Trustee may delegate to the Agent, the performance of the following duties and responsibilities of the Trustee under the Plan: i) to receive the Annuitant's contributions under the Plan; ii) to invest and reinvest the Fund in accordance with the directions of the Annuitant; iii) to hold the assets forming the Fund in safekeeping; iv) to maintain the Annuitant's account; v) to provide statements to the Annuitant of the Annuitant's account; and vi) to perform such other duties and responsibilities of the Trustee under the Plan as the Trustee may determine from time to time, in accordance with the Act.
- (b) The Trustee shall, however, remain ultimately responsible for the administration of the Plan pursuant to the provisions of this Declaration of Trust. The Annuitant also authorizes the Trustee to, and the Trustee may, pay the Agent all or a portion of the fees paid by the Annuitant to the Trustee hereunder and may reimburse the Agent for its out-of-pocket expenses in performing the duties and responsibilities delegated to the Agent by the Trustee, as agreed upon between the Agent and the Trustee. The Annuitant acknowledges that the Agent may earn normal brokerage commissions on investment and reinvestment transactions processed by the Agent.

12. TRUSTEE FEES AND EXPENSES: The Trustee will be entitled to such reasonable fees and other charges as it may establish from time to time for the Plan and to reimbursement for disbursements and expenses reasonably incurred by it in performing its duties hereunder. All such fees and other amounts (together with any goods and services tax or other taxes applicable thereto) will, unless paid directly to the Trustee be charged against and deducted from the assets of the Plan in such manner as the Trustee determines, and the Trustee may realize assets of the Plan in its absolute discretion for the purposes of paying such fees and other amounts.

13. AMENDMENT: The Trustee may, from time to time at its discretion, amend this Declaration of Trust with the concurrence of the authorities administering the Applicable Tax Legislation by giving 30 days' notice in writing to the Annuitant, provided, however, that any such amendments shall not have the effect of disqualifying the Plan as a registered retirement savings plan within the meanings of the Applicable Tax Legislation.

14. NOTICE: Any notice given by the Trustee to the Annuitant shall be sufficiently given if mailed, postage prepaid, to the Annuitant at the address set out in the application or at any subsequent address of which the Annuitant shall have notified the Trustee and any such notice shall be deemed to have been given on the second business day following the day of mailing.

15. LIABILITY: The Trustee shall not be liable for ascertaining whether any investment made on the direction of the Annuitant is or remains a qualified investment for purposes of a registered retirement savings plan or whether any such investment constitutes foreign property or for any tax payable in respect of any non-qualified investment by the Annuitant or by the trust established hereunder and the Annuitant acknowledges and assumes the sole responsibility in respect of the foregoing. The Trustee shall not otherwise be liable for the making, retention or sale of any investment or reinvestment as herein provided or for any loss or diminution of the assets comprising the Fund.

16. PROOF OF AGE: The statement of the Annuitant's date of birth on the application for the Plan shall constitute a certification by the Annuitant and an undertaking to furnish such further evidence of proof of age as may be required for the provision of a retirement income.

17. NO ADVANTAGE: The Annuitant or a person with whom the Annuitant does not deal at arm's length may not receive an advantage that is conditional on the existence of the Plan, other than:

- (a) a benefit;
- (b) amounts included in the deceased Annuitant's income or included in the income of the RRSP trust for years that the trust lost its exempt status due to the death of the last Annuitant;
- (c) the payment or allocation of any amount to the Plan by the Trustee;
- (d) an advantage from life insurance in effect on December 31, 1981; or
- (e) an advantage obtained from administrative or investment services provided for the Plan.

18. REPLACEMENT OF TRUSTEE: The Trustee, upon giving the Agent at least 30 days written notice or immediately if the Agent is for any reason incapable of acting in

accordance with this Addendum, may resign, and the Agent, upon giving the Trustee at least 90 days written notice or immediately if the Trustee is for any reason incapable of acting as Trustee hereunder, may remove the Trustee as the Trustee of the Plan, provided that a successor Trustee has been appointed by the Agent in writing. If the Agent fails to designate a successor Trustee within 60 days after it has received notice of the Trustee's intended resignation, the Trustee may appoint its successor Trustee. Such successor Trustee shall within 90 days of its appointment give written notice of its appointment to the Annuitant. A successor Trustee shall have the same power, rights and obligations as the Trustee. The Trustee shall execute and deliver to the successor Trustee all conveyances, transfers and further assurances as may be necessary or desirable to give effect to the appointment of the successor Trustee. Any successor Trustee shall be a corporation resident in Canada and authorized under the laws of the province of residence of the Annuitant indicated in the application to carry out its duties and responsibilities as Trustee under the Plan. Subject to the requirements of Canada Customs and Revenue Agency, any corporation resulting in the merger, consolidation or amalgamation to which the Trustee is a party or which purchases all or substantially all of the trust business of the Trustee shall be the successor Trustee hereunder without the execution of any other instrument or document except notice to the Agent and to the Annuitant.

19 ASSIGNMENT BY AGENT: The Agent may assign its rights and obligations hereunder to any other corporation resident in Canada, approved by Canada Customs and Revenue Agency and any other applicable authority, and authorized to assume and discharge the obligations of the Agent under the Plan, provided that such corporation shall execute any agreement which is necessary or advisable for the purpose of assuming such rights and obligations and further provided that no such assignment may be made without prior written consent of the Trustee, which consent may not be unreasonably withheld.

20 HEIRS, EXECUTORS AND ASSIGNS: The terms of this Declaration of Trust shall be binding upon the heirs, executor, administrators and assigns of the Annuitant and upon the respective successors and assigns of the Trustee and Agent.

21 ENGLISH LANGUAGE: The parties hereto have requested that the Plan be established in English. Les parties ont demandé que le régime soit rédigé en anglais.

22 PROPER LAW: This Declaration of Trust will be governed by and construed in accordance with the laws of Ontario (and with respect to any locking-in addenda to the Plan containing provisions required by the laws of a province, in accordance with the laws of such province), the Applicable Tax Legislation and any other laws of Canada which may be applicable.

CI Mutual Funds Inc. - Retirement Income Fund - Declaration of Trust

The Canada Trust Company, a trust company incorporated under the laws of Canada (the "Trustee"), hereby declares that it agrees to act as Trustee for the applicant (the "Annuitant") for purposes of Subsection 146.3(1) of the Income Tax Act (Canada) (the "Act") named in the application on the face hereof (the "Application") for the CI Mutual Funds Retirement Income Fund (hereinafter referred to as the "RIF") upon the following terms and conditions:

1. REGISTRATION: The Trustee will apply for registration of the RIF under the provisions of the Income Tax Act (Canada) (the "Act"), and any applicable provincial income tax legislation relating to retirement income funds as designated in the Annuitant's address on the Application (the Act and such provincial income tax legislation being hereinafter individually or collectively referred to as the "Applicable Tax Legislation").

2. APPOINTMENT OF AGENT:

- (a) The Annuitant authorizes the Trustee to delegate to CI Mutual Funds Inc. (the "Agent") the following duties under the RIF: i) to receive the transfer of funds to the Annuitant's RIF; ii) to provide the Annuitant with payments under the RIF in accordance with the Applicable Tax Legislation; iii) to invest and reinvest the assets of the RIF; iv) to hold all or any portion of the assets of the RIF in safekeeping; v) to maintain RIF records and accounting properly to the Annuitant for the assets of the RIF; vi) to provide the Annuitant with statements of account for the RIF at reasonable intervals; vii) to prepare any forms required by the Applicable Tax Legislation; and viii) such other duties under the RIF as the Trustee in its sole discretion may determine.
- (b) Notwithstanding such delegation, the Trustee shall remain ultimately responsible for the administration of the RIF pursuant to the provision of this Declaration of Trust. The Annuitant also authorizes the Trustee to, and the Trustee may, pay the Agent all or a portion of the administration fees paid by the Annuitant to the Trustee hereunder and shall reimburse the Agent for its reasonable out-of-pocket expenses in performing the duties and responsibilities delegated to the Agent by the Trustee and charge the Annuitant's account therefor.

3. TRANSFERS TO THE RIF: The Trustee shall accept only such transfers of assets in a form acceptable to it, which are "qualified investments" for registered retirement income funds within the meaning of the Act, as may be directed by or on behalf of the Annuitant to be transferred to the Trustee to be held in the Annuitant's RIF, provided that such assets may only be transferred from:

- (a) either a registered retirement income fund or a registered retirement savings plan under which the Annuitant is the annuitant;
- (b) the Annuitant to the extent only that the amount of consideration is an amount described in subparagraph 60(l)(v) and subsection 146(1) of the Act;
- (c) either a registered retirement savings plan or a registered retirement income fund where the spouse or former spouse of the Annuitant was the annuitant, where the Annuitant and the spouse or former spouse are living separate and apart and the transfer is made under a decree, order or judgment of a competent tribunal, or under a written separation agreement, relating to a division of property between the Annuitant and the spouse or former spouse in settlement of rights arising out of, or on the breakdown of, their marriage;

- (d) a registered pension plan pursuant to subsection 147.1(1) of the Act under which the Annuitant is a member;
- (e) a registered pension plan pursuant to subsection 147.3(5) and (7) of the Act; or
- (f) a provincial pension plan in circumstances to which subsection 55.146(21) of the Act applies.

4. INVESTMENTS:

- (a) The RIF shall be invested and reinvested by the Trustee, on the direction of the Annuitant, in such investments as the Trustee shall make available from time to time. The Trustee may, but need not, require any such direction in writing.
- (b) It shall be the sole responsibility of the Annuitant: to choose the investments of the RIF; to determine whether any such investment is or remains a "qualified investment" for registered retirement income funds under the Applicable Tax Legislation; to determine whether any such investment would constitute excess "foreign property" for the purposes of the Applicable Tax Legislation, to determine whether any such investment would result in the imposition of any penalty under the Applicable Tax Legislation; and to determine whether any investments should be purchased, sold or retained by the Trustee as part of the RIF. The Trustee and the Agent shall not be responsible for any loss suffered by the Annuitant or by any beneficiary under the RIF as a result of the purchase, sale or retention of any investment.

5. ANNUITANT'S ACCOUNT: The Trustee will maintain an account in the name of the Annuitant showing all transfers to and payments from the RIF and all investment transactions made at the direction of the Annuitant. The Trustee shall forward to the Annuitant, at least annually, statements showing all such transfers and payments and investment transactions made and all income earned and expenses incurred during such period.

6. INCOME TAX INFORMATION: The Trustee shall provide the Annuitant with appropriate information slips, in prescribed form, by the end of February of each year. Such information slips shall show the total of all payments made from the RIF during the preceding calendar year, to enable the Annuitant to report such payments in the Annuitant's income tax return.

7. PAYMENTS FROM THE RIF:

- (a) Subject to the terms of this Declaration of Trust and the Applicable Tax Legislation, the whole of the RIF shall be used and applied by the Trustee only for the provision of payments to the Annuitant or, if applicable, to the surviving spouse as follows: i) In each year commencing not later than the first complete calendar year after the RIF is established, the Trustee shall make one or more payments, the aggregate of which shall be not less than the minimum amount set forth below, and not more than the value of the RIF immediately before any payment. The minimum amount for the year in which the RIF commences shall be nil and for each subsequent year shall be determined by multiplying the value of the RIF at the beginning of a year by a factor prescribed under the Act corresponding to the age of the Annuitant or where the Annuitant has so elected, the age of the Annuitant's spouse.
- (b) All payments must be included in and will be taxed as the Annuitant's income in the year of receipt. Tax shall be withheld on all payments by the Trustee in accordance with the Act. The Trustee reserves the right to liquidate the assets of the RIF, in its absolute discretion to meet payment obligations of the RIF.
- (c) For the purposes of valuing the RIF for this Section 7, the Trustee shall include the assets forming part thereof at their net asset value.
- (d) No payment required to be made in accordance with the provisions hereof may be assigned in whole or in part.
- (e) The Trustee shall be discharged from all further duties and liabilities hereunder immediately following the making of the final payments as required hereunder.
- (f) At the direction of the Annuitant, and in accordance with subsection 146.3(2) of the Act the Trustee shall transfer all or part of the property held in connection with the RIF together with all information necessary for the continuance of the RIF to any person who has agreed to be a carrier of another registered retirement income fund of the Annuitant, provided that the Trustee shall retain sufficient property of the RIF in order that the minimum amount for the calendar year shall be paid to the Annuitant in the year.

8. DEATH OF THE ANNUITANT: In the event of death of the Annuitant prior to the making of the final payment as provided in Section 7 hereof, the Trustee shall, upon receipt of satisfactory evidence of such death, realize the interest of the Annuitant in the RIF. Subject to the deduction of all proper charges including income tax, if any, required to be withheld, the proceeds of such realization shall be held by the Trustee for payment to the beneficiary, if any, designated pursuant to Section 9 hereof, or to the legal personal representatives of the Annuitant, upon such beneficiary or representatives furnishing the Trustee with such releases and other documents as may be required or as counsel may advise, unless the Annuitant's spouse has been designated specifically as the successor annuitant of the Annuitant as provided for in Section 9 hereof, or by will, in which case the Trustee shall continue the payments to the Annuitant's spouse in accordance with the provision of Section 7 hereof, upon such spouse providing the Trustee with such documents as may be required or as counsel may advise.

9. DESIGNATION OF SUCCESSOR ANNUITANT OR BENEFICIARY: The Annuitant, if domiciled in a jurisdiction in which, according to applicable law, a participant in a retirement income fund may validly designate a beneficiary or a successor annuitant other than by will, may by an instrument in writing in a form prescribed by the Trustee and delivered to the Trustee prior to the death of the Annuitant, designate his spouse as successor annuitant or any person as beneficiary to be entitled to receive the value of the Annuitant's property in the Trust Fund on the death of the Annuitant. In the case of such a designation, the spouse only shall be deemed to be the successor annuitant or, any person, including the spouse, shall be deemed to be the designated beneficiary of the Annuitant, as the case may be, unless there is no such successor annuitant or designated beneficiary at the date of death of the Annuitant in which instance, all

proceeds of the RIF shall be paid to the Annuitant's estate. The Annuitant shall by instrument in writing in a form prescribed by the Trustee and delivered to the Trustee prior to the death of the Annuitant, be entitled to revoke such designation.

10. DELEGATION: The Trustee shall be entitled to employ such person or persons including, but not limited to, lawyers and auditors as the Trustee may determine and shall be entitled to pay their fees and expenses from the trust. The Trustee may rely and act upon information and advice furnished by such person or persons or refrain from acting thereon and shall not be liable to the Annuitant as a result of so acting or refraining from so acting. However, the Trustee shall remain ultimately responsible for the administration of the RIF pursuant to the provisions of this Declaration of Trust.

11. TRUSTEE'S COMPENSATION: The Trustee will be entitled to such reasonable fees and other charges as it may establish from time to time for the RIF and to reimbursement for disbursements and expenses reasonably incurred by it in performing its duties hereunder. All such fees and other amounts (together with any goods and services tax or other taxes applicable thereto) will, unless paid directly to the Trustee be charged against and deducted from the assets of the RIF in such manner as the Trustee determines, and the Trustee may realize assets of the RIF in its absolute discretion for the purposes of paying such fees and other amounts.

12. AMENDMENT: The Trustee may, from time to time at its discretion, amend the Declaration of Trust with the concurrence of the authorities administering the Applicable Tax Legislation by giving 30 days' notice in writing to the Annuitant; provided, however, that any such amendments shall not have the effect of disqualifying the RIF as a registered retirement income fund within the meaning of the applicable Tax Legislation.

13. NOTICE: Any notice given to the Trustee hereunder shall be sufficiently given if mailed, postage prepaid, addressed to its Agent, at the principal office of the Agent in the City of Toronto, in the Province of Ontario, and shall be deemed to have been given on the day that such notice is received by the Agent. Any notice, statement or receipt given by the Trustee to the Annuitant shall be sufficiently given if mailed, postage prepaid, to the Annuitant at the address set out in the application or at any subsequent address of which the Annuitant shall have notified the Trustee and any such notice shall be deemed to have been given on the second business day following the day of mailing.

14. LIMITATION OF LIABILITY:

- (a) Notwithstanding any other provisions hereof, the Trustee (including, for greater certainty, the Agent) will not be liable in its personal capacity for or in respect of:
 - i) any taxes, interest or penalties which may be imposed on the Trustee in respect of the RIF under the Applicable Tax Legislation (whether by way of assessment, reassessment or otherwise) or for any other charge levied or imposed by any governmental authority upon or in respect of the RIF, as a result of the purchase, sale or retention of any investment including, without limiting the generality of the foregoing, non-qualified investments and excess foreign property, or as a result of payments made from the RIF and the Trustee may reimburse itself for, or may pay, any such taxes, interest penalties or other charges out of the capital or the income, or partly out of the capital and partly out of the income of the RIF as it in its absolute discretion deems expedient (and, for greater certainty, the Trustee may realize upon such assets of the RIF as it may determine in its sole discretion for purposes of paying any such amount); or
 - ii) any loss suffered or incurred by the RIF, the Annuitant or any beneficiary under the RIF caused by or resulting from the Trustee acting or declining to act upon instruction given to it, whether by the Annuitant, a person designated by the Annuitant or any person purporting to be the Annuitant, unless caused by the Trustee's dishonesty, bad faith, willful misconduct, gross negligence or reckless disregard.
- (b) The Annuitant, his legal personal representative and each beneficiary under the RIF will at all times, indemnify and save harmless the Trustee and the Agent in respect of any taxes, interest, penalties, or other governmental charges which may be levied or imposed on the Trustee in respect of the RIF or any losses incurred by the RIF (other than losses for which the Trustee is liable in accordance herewith) as a result of the acquisition, retention or transfer of any investment or as a result of payments out of the RIF made in accordance with these terms and conditions or as a result of the Trustee acting or declining to act upon any instructions given to it by the Annuitant.

15. PROOF OF AGE: The statement of the Annuitant's date of birth on the Application for the RIF shall constitute a certification by the Annuitant and an undertaking to furnish such further evidence of proof of age as may be required for the provision of a retirement income.

16. NO BENEFIT OR LOAN: No benefit or loan that is conditional in any way on the existence of the RIF may be extended to the Annuitant or to any person with whom the Annuitant does not deal at arm's length other than those benefits or loans which may be permitted from time to time under the Applicable Tax legislation.

17. LIFE INCOME FUND: If, due to RIF assets having been transferred into the RIF from a pension plan or other locked-in registered retirement savings plan, the Annuitant has duly completed, signed and delivered an instrument in the form of a locking-in addendum for a life income fund or locked-in retirement income fund, approved by the Trustee, then such locking-in addendum shall be deemed to be part of the Declaration of Trust. In the event of a conflict, the provisions of such locking-in addendum and the provisions of applicable pension laws referred to therein shall take precedence over any conflicting provisions hereof, or of any beneficiary designation made with respect to the RIF. Provided that no provision of the Declaration of Trust shall be interpreted to be in conflict with the requirements of the Applicable Tax Legislation. The Annuitant agrees to be bound by the terms and conditions set out in the locking-in addendum forming part of this Declaration of Trust.

18. REPLACEMENT OF TRUSTEE: The Trustee, upon giving the Agent at least 30 days written notice or immediately if the Agent is for any reason incapable of acting in accordance with Section 2 hereof, may resign, and the Agent, upon giving the Trustee at least 90 days written notice or immediately if the Trustee is for any reason incapable of acting as Trustee hereunder, may remove the Trustee as the Trustee of the RIF, provided that a successor trustee has been appointed by the Agent in writing. If the Agent fails to designate a successor trustee within 60 days after it has received notice of the Trustee's intended resignation, the Trustee may appoint its successor trustee. Such successor trustee shall within 90 days of its appointment give written notice of its appointment to the Annuitant. A successor trustee shall have the same power, rights and obligations as the Trustee. Subject to the requirements of subsection 146.3(2) of the Income Tax Act, The Trustee shall execute and deliver to the successor trustee all conveyances, transfers and further assurances as may be necessary or desirable to give effect to the appointment of the successor trustee. Any successor trustee shall be a corporation resident in Canada and authorized under the laws of the province of residence of the Annuitant indicated in the RIF application to carry out its duties and responsibilities as Trustee under the RIF. Subject to the requirements of Canada Customs and Revenue Agency, any corporation resulting in the merger, consolidation or amalgamation to which the Trustee is a party or which purchases all or substantially all of the trust business of the Trustee shall be the successor trustee hereunder without the execution of any other instrument or document except notice to the Agent and to the Annuitant.

19. ASSIGNMENT BY AGENT: The Agent may assign its rights and obligations hereunder to any other corporation resident in Canada approved by Canada Customs and Revenue Agency and any other applicable tax or other authorities, and authorized to assume and discharge the obligations of the Agent under the RIF, provided that such corporation shall execute any agreement which is necessary or advisable for the purpose of assuming such rights and obligations and further provide that no such assignment may be made without prior written consent of the Trustee, which consent may not be unreasonably withheld.

20. HEIRS, EXECUTORS AND ASSIGNS: The terms of this Declaration of Trust shall be binding upon the heirs, executor, administrators and assigns of the Annuitant and upon the respective successors and assigns of the Trustee and Agent.

21. ENGLISH LANGUAGE: The parties hereto have requested that the RIF be established in English. Les parties ont demandé que le régime soit rédigé en anglais.

22. PROPER LAW: This Declaration of Trust will be governed by and construed in accordance with the laws of Ontario (and with respect to any locking-in Addenda to the RIF containing provision required by the laws of a province, in accordance with the laws of such province), the Applicable Tax Legislation and any other laws of Canada which may be applicable.

	Front End Sales Charge	Deferred Sales Charge
BPI FUNDS®		
BPI American Equity	CDN 212 / US 312	CDN 812 / US 612
BPI American Equity RSP	CDN 602	CDN 502
BPI Global Equity	CDN 551 / US 351	CDN 751 / US 451
BPI Global Equity RSP	CDN 603	CDN 803
BPI International Equity	CDN 214 / US 314	CDN 814 / US 614
BPI International Equity RSP	CDN 195	CDN 595

	Front End Sales Charge	Deferred Sales Charge
CI FUNDS®		
CI American Managers™ RSP	CDN 199	CDN 599
CI American Small Companies	CDN 213 / US 313	CDN 813 / US 613
CI American Small Companies RSP	CDN 196	CDN 596
CI American Value	CDN 7500	CDN 7505
CI American Value RSP	CDN 015	CDN 018
CI Asian Dynasty	CDN 7650	CDN 7655
CI Canadian Asset Allocation	CDN 7720	CDN 7725
CI Canadian Bond	CDN 837	CDN 847
CI Canadian Investment	CDN 7420	CDN 7425
CI Canadian Small Cap	CDN 7440	CDN 7445
CI Emerging Markets	CDN 662 / US 546	CDN 646 / US 549
CI Emerging Markets RSP	CDN 184	CDN 284
CI European	CDN 669 / US 114	CDN 647 / US 840
CI European RSP	CDN 366	CDN 374
CI Explorer	CDN 679	CDN 779
CI Global	CDN 654 / US 113	CDN 644 / US 543
CI Global RSP	CDN 838	CDN 848
CI Global Biotechnology RSP	CDN 186	CDN 286
CI Global Bond	CDN 624 / US 110	CDN 623 / US 540
CI Global Bond RSP	CDN 839	CDN 849
CI Global Boomernomics® RSP	CDN 675	CDN 875
CI Global Consumer Products RSP	CDN 187	CDN 287
CI Global Energy RSP	CDN 188	CDN 288
CI Global Financial Services RSP	CDN 850	CDN 860
CI Global Health Sciences RSP	CDN 851	CDN 861
CI Global Managers® RSP	CDN 191	CDN 591
CI Global Science & Technology RSP	CDN 852	CDN 862
CI Global Small Companies	CDN 215 / US 315	CDN 815 / US 615
CI Global Small Companies RSP	CDN 197	CDN 597
CI Global Value	CDN 680 / US 180	CDN 880 / US 580
CI Global Value RSP	CDN 386	CDN 387
CI International	CDN 864 / US 564	CDN 874 / US 174
CI International RSP	CDN 189	CDN 289
CI International Balanced	CDN 630 / US 130	CDN 830 / US 530
CI International Balanced RSP	CDN 631	CDN 831
CI International Value	CDN 681 / US 181	CDN 881 / US 581
CI International Value RSP	CDN 389	CDN 412
CI Japanese RSP	CDN 193	CDN 593
CI Long-Term Bond	CDN 7210	CDN 7215
CI Pacific	CDN 651 / US 544	CDN 641 / US 547
CI Pacific RSP	CDN 192	CDN 592
CI Short-Term Bond	CDN 7220	CDN 7225
CI Value Trust RSP	CDN 2201	CDN 3201
CI Money Market	CDN 649	CDN 648
CI US Money Market*	US 125	US 525

	Front End Sales Charge	Deferred Sales Charge
HARBOUR FUNDS®		
Harbour	CDN 690	CDN 890
Harbour Foreign Equity RSP	CDN 2200	CDN 3200
Harbour Foreign Growth & Income RSP	CDN 2209	CDN 3209
Harbour Growth & Income	CDN 691	CDN 891

	Front End Sales Charge	Deferred Sales Charge
CI SECTOR FUNDS®		
BPI American Equity	CDN 294 / US 394	CDN 794 / US 194
BPI Global Equity	CDN 295 / US 395	CDN 795 / US 495
BPI International Equity	CDN 296 / US 396	CDN 796 / US 496
CI American Managers®	CDN 209 / US 309	CDN 709 / US 409
CI American Small Companies	CDN 297 / US 397	CDN 797 / US 497

CI SECTOR FUNDS® continued

	Front End Sales Charge	Deferred Sales Charge
CI American Value	CDN 510 / US 512	CDN 511 / US 513
CI Canadian Bond	CDN 2303 / US 2503	CDN 3303 / US 3503
CI Canadian Investment	CDN 2307 / US 2507	CDN 3307 / US 3507
CI Emerging Markets	CDN 277 / US 377	CDN 276 / US 476
CI European	CDN 275 / US 375	CDN 274 / US 474
CI Explorer	CDN 291 / US 391	CDN 291 / US 491
CI Global	CDN 660 / US 360	CDN 667 / US 467
CI Global Bond	CDN 2302 / US 2502	CDN 3302 / US 3502
CI Global Biotechnology	CDN 221 / US 321	CDN 721 / US 421
CI Global Boomernomics®	CDN 280 / US 380	CDN 780 / US 480
CI Global Consumer Products	CDN 211 / US 311	CDN 711 / US 411
CI Global Energy	CDN 281 / US 381	CDN 781 / US 481
CI Global Financial Services	CDN 200 / US 300	CDN 700 / US 400
CI Global Health Sciences	CDN 201 / US 301	CDN 701 / US 401
CI Global Managers®	CDN 293 / US 393	CDN 793 / US 493
CI Global Science & Technology	CDN 203 / US 303	CDN 703 / US 403
CI Global Small Companies	CDN 298 / US 398	CDN 798 / US 498
CI Global Value	CDN 206 / US 306	CDN 706 / US 406
CI International	CDN 144 / US 146	CDN 145 / US 147
CI International Balanced	CDN 093 / US 095	CDN 094 / US 096
CI International Value	CDN 205 / US 305	CDN 705 / US 405
CI Japanese	CDN 250 / US 350	CDN 750 / US 450
CI Pacific	CDN 657 / US 357	CDN 656 / US 464
CI Short-Term	CDN 661 / US 361	CDN 668 / US 468
CI Short-Term US\$*	US 101	US 501
CI Value Trust	CDN 2301 / US 2501	CDN 3301 / US 3501
Harbour	CDN 290 / US 390	CDN 790 / US 490
Harbour Foreign Equity	CDN 2300 / US 2500	CDN 3300 / US 3500
Harbour Foreign Growth & Income	CDN 2306 / US 2506	CDN 3306 / US 3506
Signature Canadian Resource	CDN 013 / US 345	CDN 344 / US 348
Signature Corporate Bond	CDN 2308 / US 2508	CDN 3308 / US 3508
Signature Dividend	CDN 2305 / US 2505	CDN 3305 / US 3505
Signature High Income	CDN 2304 / US 2504	CDN 3304 / US 3504
Signature Select Canadian	CDN 150 / US 164	CDN 151 / US 017
Synergy American Momentum	CDN 279 / US 379	CDN 278 / US 478
Synergy Canadian Momentum	CDN 190 / US 260	CDN 251 / US 119
Synergy Global Style Management	CDN 6110 / US 6210	CDN 6160 / US 6260
Synergy Global Momentum	CDN 6109 / US 6209	CDN 6159 / US 6259

SIGNATURE FUNDS™

	Front End Sales Charge	Deferred Sales Charge
Signature Canadian Balanced	CDN 685	CDN 785
Signature Canadian Income	CDN 632	CDN 832
Signature Canadian Resource	CDN 611	CDN 811
Signature Canadian Small Cap Class	CDN 6104	CDN 6154
Signature Corporate Bond	CDN 9010	CDN 9060
Signature Dividend	CDN 610	CDN 810
Signature High Income	CDN 686	CDN 786
Signature Income & Growth	CDN 6116	CDN 6166
Signature Select Canadian	CDN 677	CDN 777

CI PORTFOLIO SERIES

	Front End Sales Charge	Deferred Sales Charge
CI Canadian Balanced Portfolio	CDN 7710	CDN 7715
CI Canadian Conservative Portfolio	CDN 7770	CDN 7775
CI Canadian Growth Portfolio	CDN 7780	CDN 7785
CI Canadian Income Portfolio	CDN 7740	CDN 7745
CI Canadian Maximum Growth Portfolio	CDN 7790	CDN 7795
CI Global Conservative Portfolio	CDN 2600 / US 2700	CDN 3600 / US 3700
CI Global Conservative RSP Portfolio	CDN 2800	CDN 3800
CI Global Balanced Portfolio	CDN 2601 / US 2701	CDN 3601 / US 3701
CI Global Balanced RSP Portfolio	CDN 2801	CDN 3801
CI Global Growth Portfolio	CDN 2602 / US 2702	CDN 3602 / US 3702
CI Global Growth RSP Portfolio	CDN 2802	CDN 3802
CI Global Maximum Growth Portfolio	CDN 2603 / US 2703	CDN 3603 / US 3703
CI Global Maximum Growth RSP Portfolio	CDN 2803	CDN 3803

Please see back cover for additional Funds

	Front End Sales Charge	Deferred Sales Charge		Front End Sales Charge	Deferred Sales Charge
SYNERGY FUNDS			VENTURELINK FUNDS		
Synergy American Momentum	CDN 622 / US 545	CDN 621 / US 548	VentureLink Fund Inc. Series III (ON ²)		CDN 6903
Synergy American Momentum RSP	CDN 600	CDN 800	VentureLink Fund Inc. Series IV (ON ²)		CDN 6904
Synergy Canadian Momentum Class	CDN 6103	CDN 6153	VentureLink Financial Services		
Synergy Canadian Short-Term Income Class	CDN 6106	CDN 6156	Innovation Fund Inc. Series III (ON ¹ , NS ¹)		CDN 6913
Synergy Canadian Style Management Class	CDN 6105	CDN 6155	VentureLink Financial Services		
Synergy Canadian Value Class	CDN 6102	CDN 6152	Innovation Fund Inc. Series IV (ON ¹ , NS ¹)		CDN 6914
Synergy Extreme Canadian Equity	CDN 6121	CDN 6171	VentureLink Brighter Future (Equity) Fund Inc. Series III (ON ¹ , NS ¹)		CDN 6923
Synergy Extreme Global Equity	CDN 6114 / US 6214	CDN 6164 / US 6264	VentureLink Brighter Future (Equity) Fund Inc. Series IV (ON ¹ , NS ¹)		CDN 6924
Synergy Extreme Global Equity RSP	CDN 6122	CDN 6172	VentureLink Diversified Income Fund Inc. Series III (ON ²)		CDN 6933
Synergy Global Momentum RSP	CDN 6119	CDN 6169	VentureLink Diversified Income Fund Inc. Series IV (ON ²)		CDN 6934
Synergy Global Style Management RSP	CDN 6120	CDN 6170			
Synergy Global Value Class	CDN 6108 / US 6208	CDN 6158 / US 6258			
Synergy Global Value RSP	CDN 6118	CDN 6168			
Synergy Tactical Asset Allocation	CDN 6115	CDN 6165			
LABOUR SPONSORED FUNDS			INSIGHT® UNITS		
ALTURA Growth Fund (EVVC) Inc. CPO (BC ¹)		538	CI American Value Fund Insight Units	Insight Units	CDN 5904
ALTURA Growth Fund (EVCC) Inc. (BC ¹)	558	559	CI Canadian Bond Fund Insight Units		CDN 5912
ENSIS Growth Fund Inc. (MAN ¹)	508	509	CI Canadian Investment Fund Insight Units		CDN 5900
Covington Fund II Inc. (ON ¹)		912	CI Explorer Fund Insight Units		CDN 5903
Covington Strategic Capital Fund Inc. Series I (ON ¹)		916	CI Global Bond Fund Insight Units		CDN 5913
Covington Strategic Capital Fund Inc. Series II (ON ¹)		917	CI Global Fund Insight Units		CDN 5908
			CI Global RSP Fund Insight Units		CDN 5909
			CI Global Small Companies Fund Insight Units		CDN 5910
			CI International Fund Insight Units		CDN 5907
			CI International Value Fund Insight Units		CDN 5906
			CI Money Market Fund Insight Units		CDN 5914
			CI Value Trust Sector Insight Shares		CDN 5915
			Signature Corporate Bond Fund Insight Units		CDN 5911
			Signature Select Canadian Fund Insight Units		CDN 5902
			Synergy Canadian Momentum Class Insight Shares		CDN 5901

¹ Provincial Tax Credits available only in provinces indicated.

² Fund only available for sale in the province indicated.

• All sectors funds are foreign content for registered plans.

• US\$ funds are not available for CI registered plans*.

CI's Privacy Policy

Upon receipt of this application, CI will establish a file in which will be placed personal information about you concerning this application, endorsement, rider or other documents issued in connection with this application, and other documents or information relating to the investigation, servicing and administration of this application. We collect personal information about you from this application and any supplementary forms, and from your representative and other organizations and persons you identify in support of your application. We use your personal information for the purposes of, servicing and administering this application, and for such other purposes as are specified in this application. Your information may be shared with your representative of record for the purposes identified above. Your Social Insurance Number will be used for income reporting purposes in the context of the administration of your account. Your banking information will be disclosed to the financial institution(s) processing your pre-authorized deposit plan.

Employees or authorized representatives of CI who will be responsible for functions relevant to the purposes identified above, and other persons authorized by you or by law, will have access to the personal information contained in your file. Note that your financial adviser or broker is not an employee of CI. Subject to exceptions set out in applicable legislation, you may access your file and request corrections to your personal information by sending a written request to CI Mutual Funds Inc, Attn: Privacy Officer, 151 Yonge Street, 11th Floor, Toronto, ON, M5C 2W7. **By completing and signing this application, you consent to the collection, use and disclosure of your personal information as described herein. CI's Privacy Policy is available on the CI Website, www.cifunds.com.**

If a spousal RSP is indicated in this application, then you represent and warrant that your spouse has consented to the provision of his/her personal information in this application and to the collection, use and disclosure of his/her personal information as described herein.



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