Scotia iTRADE

Elected

(For RIF

Successor

Annuitant

Please use Form SiT124 if you would like to name your

Accounts Only)

spouse/common-law partner as Successor Holder for your Scotia

iTRADE TFSA/Group

TFSA/FHSA.

| Registered Account Beneficiary | Addition or |
|---------------------------------------|-------------|
| Change Form | |

| For Registered Accourt | n ts (except for | RESIDENTS OF QUEBEC) |
|------------------------|-------------------------|----------------------|
|------------------------|-------------------------|----------------------|

To: Scotia iTRADE, a division of Scotia Capital Inc. ("Scotia iTRADE")

In the event of my death, I elect that payments from my Plan/Fund (as defined below) will continue to my spouse/common-law partner* named below, if he/she survives me and is my spouse/common-law partner* on the date of my death. I acknowledge and understand that any prior successor annuitant designation will be automatically revoked by this designation.

*The terms "spouse" and "common-law partner" each has a meaning recognized in the Income Tax Act (Canada)

Name of Successor Annuitant
Social Insurance Number

If the person identified in this section predeceases me then I designate the person(s) identified below as the beneficiary(s) of my Plan/Fund to receive Percent Allocated of the proceeds of the Plan/Fund on my death.

| | _ | | |
|-------------------------------|----|--|-----------------------------|
| Beneficiary Designation(s) | 1. | Name | |
| J | | Social Insurance Number Relationship | Percent Allocated % |
| | 2. | Name | |
| | | Social Insurance Number Relationship | Percent Allocated % |
| | 3. | Name | |
| | | Social Insurance Number Relationship | Percent Allocated % |
| | 4. | Name | |
| | | Social Insurance Number Relationship | Percent Allocated % |
| | 5. | Name | |
| | | Social Insurance Number Relationship | Percent Allocated % |
| | 6. | Name | |
| | | Social Insurance Number Relationship | Percent Allocated % |
| | 7. | Name | |
| | | Social Insurance Number Relationship | Percent Allocated % |
| | | A designation of a successor annuitant or beneficiary made, changed or revoked by a person acting under a powe not valid under applicable provincial law and may not be given effect. | er of attorney is generally |
| | | If I am domiciled in Canada at the time of my death, this beneficiary designation will be governed under the laws territory where I was domiciled at the time of my death. | of the province or |
| | | | |

If I am not domiciled in Canada at the time of my death, the laws of the province or territory in Canada where I was domiciled at the time of execution of this form will apply.

Scotia iTRADE [®] (Order-Execution Only) is a division of Scotia Capital Inc. ("SCI"). SCI is regulated by the Canadian Investment Regulatory Organization and is a member of the Canadian Investor Protection Fund. Scotia iTRADE does not provide investment advice or recommendations and investors are responsible for their own investment decisions. [®] Registered trademark of The Bank of Nova Scotia, used under license.

SiT42

| | Rep | Code |
|--|-----|------|

| Account | Name |
|---------|------|

Account Number

| Whereas | I, the undersigned, am the registered owner of the Registered Account (herein called the "Plan/Fund") noted above. I have requested that Scotia iTRADE, acting as Agent for The Bank of Nova Scotia Trust Company, Trustee record on their records the beneficiary(ies) designated above. | | | |
|--------------------|--|--|--|--|
| | I understand that, at time of death, Letters Probate or a notarial copy of the Last Will and Testament may be required to be on file with the Agent prior to disbursement of assets from the Plan/Fund. | | | |
| | Now, therefore, in consideration of Scotia iTRADE updating their records, I hereby agree to indemnify and save harmless Scotia iTRADE and the Trustee from and against all claims, demands, actions, suits, losses, charges, expenses, damages or liabilities whatsoever which Scotia iTRADE and iTRADE and the Trustee may sustain suffer or incur by reason of or in connection with such beneficiary designation. | | | |
| | I hereby revoke all prior successor annuitant and beneficiary designation(s) for the Scotia iTRADE registered account noted above. | | | |
| Signature | Signature of Annuitant Date (MM/DD/YYYY) | | | |
| Acceptance of this | This designation has been accepted on behalf of The Bank of Nova Scotia Trust Company, Trustee for the Plan/Fund, located at 44 King Street West, Toronto, Ontario M5H 1H1 by the representative noted here: | | | |
| designation: | Signature of Authorized Representative Date (MM/DD/YYYY) | | | |