

SYSTEMATIC INVESTMENT AUTHORIZATION

- NEW PLAN** **CHANGE TO EXISTING PLAN** **CANCEL EXISTING INSTRUCTIONS**

Please read these instructions before you begin.

Scotia iTRADE[®] must receive all applications and letters of authorization to change or cancel a plan at least fifteen (15) business days prior to the desired processing date. **For a joint account, both account holders must sign the application in the space designated below.**

To make changes to your existing plan, you only need to complete the new information required.

1. ACCOUNT HOLDER INFORMATION

NAME(S)	ACCOUNT NUMBER		
ADDRESS (CANNOT BE P.O. BOX)	CITY	PROVINCE	POSTAL CODE

2. SYSTEMATIC INVESTMENT PLAN (S.I.P.)*

Use the S.I.P. when you want to automatically BUY a fixed dollar amount of an approved mutual fund on a regular basis. We will withdraw the amount from your brokerage account and use it to purchase the mutual fund(s) specified here. **You are responsible for making sure that there is enough money in your brokerage account to cover the investment.** For a list of approved funds, please visit www.scotiaintrade.com.

I want to invest the following Gross Amount (dollar value) on a regular basis: \$ _____

I want to invest this Gross Amount with a start date of _____

- I want to invest this Gross Amount: monthly, on the 1st quarterly, on the 1st
 monthly, at month end quarterly, at month end
 twice a month, on the 15th and at month end

I would like my dividends/interest: Reinvested In cash

FUND NAME(S)	FUND NO.(S)	AMOUNT \$
		\$
		\$
		\$
TOTAL (SAME AS GROSS AMOUNT)		\$ _____

Please read the Terms and Conditions on page 2 before signing.

AUTHORIZATION: You are authorized to instruct Scotia iTRADE, in accordance with my instructions, to apply the Gross Amount to the purchase of units in the mutual funds as indicated above.

I/We understand and accept the terms of this Plan and acknowledge a receipt of a copy of this authorization.

ACCOUNT HOLDER SIGNATURE	DATE
JOINT ACCOUNT HOLDER SIGNATURE (IF APPLICABLE)	DATE

SYSTEMATIC INVESTMENT AUTHORIZATION

TERMS AND CONDITIONS OF SYSTEMATIC INVESTMENT PLANS

The account holder(s) warrant(s) that all persons whose signatures are required to sign on the account(s) referred to herein have signed this authorization. This authorization may be revoked at any time on fifteen (15) business days written notice to Scotia iTRADE, and upon revocation, all prior authorizations with respect to the purchase of units/shares of the funds are revoked. Revocation of this authorization does not terminate any contract for goods or services that exists between me/us and Scotia iTRADE.

The account holder(s) agree(s) to pay all transaction charges in respect of each transaction at Scotia iTRADE's customary rates, which may be changed from time to time without notice to the account holder(s).

The account holder(s) understand(s) that in the case of a Systematic Investment Plan, sufficient funds must be available in the account to cover the investment.

* Please be advised that as the account holder, you will receive a Fund Facts document only with the initial purchase of a mutual fund in an account. Fund Facts will not be delivered on subsequent purchases of a mutual fund through a systematic or pre-authorized purchase plan or group investment plan, even when the Fund Facts document has been updated by the fund company. You will not have a right of withdrawal under securities legislation for subsequent purchases of a security of a mutual fund under the plan, but will continue to have a right of action if there is a misrepresentation in the prospectus or any document incorporated by reference into the prospectus. You may terminate the plan at any time. To receive the most recently filed Fund Facts document in electronic or paper format at no cost to you, please contact us at 1-888-872-3388.