



Know Your Client (KYC) Form

(This form is for use only with B2B Bank Securities Services Inc. ("B2BBSSI") accounts in conjunction with a new B2BBSSI Account Application)

1. APPLICANT/ANNUITANT INFORMATION

(Check one) INVESTMENT REGISTERED TFSA S.I.N.

ACCOUNT NUMBER

1-MR. 2-MRS.
 3-MISS 4-MS.
 5-DR. 6-PROF.

LAST NAME FIRST NAME INITIALS

2. FINANCIAL INFORMATION AND INVESTMENT EXPERIENCE

Include information on you, your Co-Applicant(s) and your spouse(s). For non-personal accounts, include information on the company or organization.

a) **Gross annual income from all sources:**

\$0-\$24,999 \$25,000-\$49,999 \$50,000-\$99,999
 \$100,000-\$149,999 \$150,000+

b) **Estimated net liquid assets: (bank accounts, T-Bills, and other assets that can be readily converted to cash without risk of loss or penalty.)**

\$0-\$24,999 \$25,000-\$49,999 \$50,000-\$99,999
 \$100,000-\$149,999 \$150,000+

c) **Estimated net fixed assets: (the value of all your fixed assets including real estate, securities, less all of your debts including mortgages.)**

\$0-\$24,999 \$25,000-\$74,999 \$75,000-\$149,999
 \$150,000-\$299,999 \$300,000+

d) **Estimated net worth: (d = b + c)**

\$0-\$24,999 \$25,000-\$74,999 \$75,000-\$149,999
 \$150,000-\$299,999 \$300,000+

e) **Applicant/Annuitant's investment knowledge:**

Low Low-Moderate Moderate Moderate-High High

f) **Co-Applicant's investment knowledge:**

Low Low-Moderate Moderate Moderate-High High

g) **Time Horizon:**

Less than 1 year 1 year to less than 3 years
 3 years to less than 5 years 5 years to less than 10 years
 10 years or more

h) **Risk tolerance:**

Low Low-Moderate Moderate Moderate-High High

i) **List investment objectives:**

% Liquidity
 % Safety
 % Income
 % Long-term Growth
 % Short-term Trading
 % Speculative
 % Inflation Hedging
 = 100 %

3. AUTHORIZATION

DEALER # _____ ADVISOR # _____

X _____ DATE (mm/dd/yyyy)
 SIGNATURE OF APPLICANT/ANNUITANT DATE (mm/dd/yyyy)

X _____ DATE (mm/dd/yyyy)
 SIGNATURE OF CO-APPLICANT DATE (mm/dd/yyyy)

X _____ DATE (mm/dd/yyyy)
 SIGNATURE OF FINANCIAL ADVISOR DATE (mm/dd/yyyy)

X _____ DATE (mm/dd/yyyy)
 BRANCH MANAGER APPROVAL DATE (mm/dd/yyyy)

X _____ DATE (mm/dd/yyyy)
 PARTNER'S OR DIRECTOR'S ACCEPTANCE DATE (mm/dd/yyyy)

DEFINITIONS

Investment Knowledge

Your general understanding and experience in investing, investment products, financial products and their associated risks and rewards.

Low Investment Knowledge:

You have little or no investment experience and do not have the knowledge to properly assess the risks and merits of investing.

Low to Moderate Investment Knowledge:

You have some investment experience and a basic understanding of investments including a basic understanding of the risks and rewards of investing.

Moderate Investment Knowledge:

You have several years of investment experience and are reasonably knowledgeable about investments including a moderate understanding of the risks and rewards of investing.

Moderate to High Investment Knowledge:

You have many years of investment experience and are quite knowledgeable and familiar with a wide variety of investments including a good understanding of the risks and rewards of investing.

High Investment Knowledge:

You have extensive investing experience in a wide variety of investment products and strategies and fully understand the associated risks and rewards of investing.

Time Horizon

The length of time until you expect to access a significant portion of the money invested in the account.

Risk Tolerance

This reflects your willingness to accept risk and withstand volatility in your investments.

Low Risk Tolerance:

You seek an expected rate of return on your investments with low volatility. You do not want to risk losing money over the short or long term and are willing to accept lower returns for greater safety of capital.

Low to Moderate Risk Tolerance:

You seek less than normal returns on your investments with low to moderate volatility. You have a higher risk tolerance than an investor described as low risk.

Moderate Risk Tolerance:

You seek moderate growth on your investments in the medium to long term and are willing to accept a normal level of risk and volatility.

Moderate to High Risk Tolerance:

You seek an above average rate of return over the medium to long term and are willing to accept a moderate to high level of risk and volatility.

High Risk Tolerance:

You are growth oriented and are willing to accept a high level of volatility and significant short term fluctuations in your portfolio value in exchange for potentially higher long term returns. You are willing to take substantial risks and understand that a significant portion of the capital invested may be lost.

Investment Objectives

The financial goal you want to achieve with the investments in your account.

Liquidity:

Your objective for your investments or a portion of your investments is to be quickly and easily converted into cash with little or no risk of loss.

Safety:

Your objective for your investments or a portion of your investments is to maintain its original principal amount and to minimize risk.

Income:

Your objective for your investments or a portion of your investments is to generate regular income and you are less concerned with capital appreciation.

Long Term Growth:

Your objective for your investments or a portion of your investments is capital appreciation. You are less concerned with generating income and accept increased risk and volatility of your investments returns.

Speculative:

Your objective for your investments or a portion of your investments is to maximize the eventual return of your capital. You are willing to accept a higher level of volatility and risk on your investments including the potential loss of your principal for the possibility of higher returns.

Short Term Trading:

Your objective for your investments or a portion of your investments is to maximize returns in a short period of time, usually accepting a higher level of risk for the potential of greater returns.

Inflation Hedging:

Your objective for your investments or a portion of your investments is to reduce the risk of volatility of your investments caused by inflation.