



HOW TO: Invest in Local Solar Power Through a REGISTERED RETIREMENT SAVINGS PLAN (RRSP) *New Account*

Investing in local solar power is not only a proven way to diversify your investment portfolio, it generates significant benefits to your community.

Investments made through a self-directed RRSP are managed by the Canadian Worker Co-operative Federation (CWCF); a fellow co-operative institution that is registered with the Canada Revenue Agency.

This package contains all the forms necessary to purchase CoEnergy Preference Shares that are held within a RRSP. Follow the step-by-step instructions and read through the FAQ on the following pages for information on how to complete these forms. All investors must review the full offering statement before purchasing shares; view it online at coenergy.coop/statement.

We are here to help.

Schedule a phone or in-person meeting by visiting coenergy.coop/meet.

Alternatively, **call us** at 613-454-7788 ext. 1, or

Email Aaron Thornell directly at aaron.thornell@coenergy.coop

Step-by-step Instructions

There are three methods of purchasing preference shares through a RRSP.

1. New contributions
2. Transfer from an existing RRSP with another financial institution
3. All of the above

Legend	
	#1, #2, #3
	#1, #3
	#2, #3

Forms	Key Aspects
Subscription Form	<ul style="list-style-type: none"> • Complete sections B - C - D - E - F
RRSP Application Form	<ul style="list-style-type: none"> • Complete the "Annuitant" section • For spousal RRSP account only: complete the <i>Contributor</i> section • (BOTTOM) Leave "Accepted by CWCF as Authorized Agent for Trustee" BLANK • (BOTTOM) Date and sign
Designation of Beneficiary	<ul style="list-style-type: none"> • Select "Retirement Savings Plan" • Complete the first section by printing your name and selecting Select "First Designation". Leave "Client No." and "Contract No." BLANK • Complete <u>all</u> fields for the desired beneficiary. • (BOTTOM) Date and sign. Ensure that "Witness" is not a beneficiary or a relative • (BOTTOM) Leave all lines ("Received By:", "Approved By", etc.) BLANK
Member Fee Schedule	<ul style="list-style-type: none"> • Print name at top of form, date, and sign • Leave "Contract #" line BLANK
Payment Authorization Form	<ul style="list-style-type: none"> • Print name at top of form, date, and sign
Deposit Form	<ul style="list-style-type: none"> • (TOP RIGHT) Leave "Contract Number" BLANK • (TOP RIGHT) Indicate "RRSP" • Print your name as "Annuitant" <p>For new contributions:</p> <ul style="list-style-type: none"> • Select "Cash Contribution" in "Deposit Detail" • Date and sign <p>For transfers from an existing account:</p> <ul style="list-style-type: none"> • Select "Transfer from RRSP/RPP/DPSP/RRIF" in "Deposit Detail" • Date and sign <p>For both new contributions and transfers, complete TWO deposit forms.</p>
Direct Transfer Authorization	<ul style="list-style-type: none"> • Complete "Section A" • Complete "Section C" <ul style="list-style-type: none"> • Check "RRSP" • <i>TIP:</i> Listing a FAX number will accelerate the transfer of funds • Complete "Section D" by signing and the dating where indicated.
Corporation Shares Annuitant Declaration	<ul style="list-style-type: none"> • (TOP) Print your name • (TOP) Leave "(my "Plan")" BLANK • (TOP) Fill in the number of shares you are purchasing and the total purchase price. • (BOTTOM) Date and sign for "Annuitant"
Payment Cheque	<ul style="list-style-type: none"> • Write cheque for appropriate amount, payable to "Canadian Worker Co-operative Federation" or "CWCF"
Photo ID	<ul style="list-style-type: none"> • Include scan/copy of both sides of government issued photo ID
Mail Package to OREC	<ul style="list-style-type: none"> • Send completed forms and cheque to: CoEnergy Co-operative 2-43 Eccles St., Ottawa, ON K1R 6S3

Frequently Asked Questions

How does the Co-operative work?

The Co-operative purchases and develops local energy efficiency and solar projects and finances them by selling securities to individuals. These projects have garnered revenue by sharing the savings brought about by shifting to energy efficient technology and services. Steady, predictable revenue streams from these projects are used to pay back investors in the form of a dividend or interest.

What kind of return do CoEnergy Preference Shares offer?

All Class B Preference Share holders receive the same dividend at the same time, regardless of the series in which shares were issued.

Dividends are issued at least once a year (typically in the late fall) based upon the residual share value at the time. All investors receive an investor statement when a dividend has been issued.

For shares held within an RRSP or a TFSA, dividends are deposited directly into your account, and held as cash until you purchase additional shares (when available) or transfer the cash to another RRSP (fees may apply).

What are the RRSP options?

CoEnergy Preference shares can be held inside of a RRSP offered through the Canadian Workers Co-operative Federation (CWCF). A \$55 annual fee is charged to CoEnergy by CWCF for every type of account you have such as RRSP, RRSP-spousal, and TFSA. The Co-operative pays the annual fee on behalf of investors.

Members may purchase shares within their annual RRSP limit or transfer funds in from another RRSP to purchase shares.

A member may buy preference shares outside of a RRSP and then decide to put them in their self-directed RRSP in a subsequent year. Dividends earned on shares inside the RRSP are only taxed when funds are withdrawn from the account.

Who can purchase Preference Shares?

Anyone living in Canada can purchase Preference Shares. A lifetime membership in the Co-operative is required and can be purchased for a one-time fee of \$50.

Our current investors include retirees looking to diversify their portfolio, millennials making their first investment, and everyone in between.

What is the minimum investment?

The minimum investment in Preference Shares is \$5,000 (5000 shares valued at \$1.00 each). Thereafter, investors can purchase as little as 500 additional shares for \$500.

How and when will my capital be returned?

Capital is returned in a lump sum at the end of the 10-year term of your Preference Share.

How do I make a withdrawal?

Contact CWCF for the appropriate forms and instructions. See below for their contact information.

Who is the contact at CWCF?

For questions concerning your account at CWCF, contact:

Josh Dyke, RRSP Program Manager

#1 - 41 Aberdeen St., Kentville, NS B4N 2M9

Tel: 902-678-1683

Email: josh@canadianworker.coop

Website: www.canadianworker.coop



Sustainable Local Investing – Series 2

SUBSCRIPTION FORM – CLASS B

For office use only:

PS PS RRSP

PS TFSA

To: CoEnergy Ontario Co-operative Inc. (the 'Co-operative')

SECTION A – CLASS A PREFERENCE SHARE SELECTION (NON-REGISTERED)

The undersigned is a member of the CoEnergy Ontario Co-operative who wishes to support the Co-operative investments in renewable energy generation and energy efficiency. In support of that, the undersigned subscribes:

Share Price	Number of Shares (Minimum 5000)	Total Purchase Amount	Make Cheque Payable to:	Invest Online via Pre-Authorized Debit:
\$1		\$	CoEnergy Ontario Co-operative	Visit coenergy.coop/invest

SECTION B – CLASS A PREFERENCE SHARE (REGISTERED – RRSP, TFSA, RESP)

The undersigned is a member of the CoEnergy Ontario Co-operative who wishes to support the Co-operative investments in renewable energy generation and energy efficiency. In support of that, the undersigned subscribes:

Share Price	Number of Shares (Minimum 5000)	Total Purchase Amount	Registered Account	Make Cheque Payable to:
\$1		\$	<input type="checkbox"/> RRSP <input type="checkbox"/> TFSA	Canadian Worker Co-operative Federation

SECTION C – PLEASE READ

1. The undersigned acknowledges that the undersigned:

- a) is aware that the Shares are being sold under an Offering Statement and acknowledges that the undersigned is not acquiring the Shares as a result of any information about the affairs of the Co-operative that is not generally known to the public;
- b) has received a copy of the Co-operative's Offering Statement as prepared in accordance with the provisions of the *Co-operative Corporations Act*, R.S.O. 1990, CHAPTER C.35 with regard to the sale of the Shares and further acknowledges that the undersigned is aware of and understands its contents including the "Risk Factors" section contained therein;
- c) has received and obtained all of the information regarding the Co-operative that the undersigned requires prior to making this subscription and that the undersigned's subscription has not been solicited in any way contrary to the provisions of the *Co-operative Corporations Act* and the regulations thereto;
- d) understands that this subscription is given for valuable consideration and shall not be withdrawn or revoked by the undersigned after midnight of the second day after acceptance. The acceptance of this subscription shall be effective upon delivery to the Co-operative and the tender of the full subscription price by cheque or money order;
- e) understands that, if Preference Shares are purchased through an RRSP, currently there is only a RRIF option available for those holding their Shares with Caldwell Securities unless otherwise arranged by the member;
- f) understands that, if the Preference Shares are purchased through an RRSP, currently the shares are not eligible for the First Time Homebuyers Program.

SECTION C – PLEASE READ (CONTINUED)

2. The undersigned hereby declares, represents and warrants that:

- a) the undersigned is purchasing the Shares as principal;
- b) the undersigned has attained the age of 19 years;
- c) the undersigned is a resident of Canada and is a member of the Co-operative;
- d) by virtue of the undersigned’s investment experience or by virtue of the undersigned’s consultation with or advice from professional advisors, the undersigned is in a position to evaluate the prospective investment on the basis of the Offering Statement and has determined that the investment in the Shares is compatible with the undersigned’s investment objectives; and
- e) the undersigned is not a resident of the United States of America or any place subject to the jurisdiction thereof and is not acting directly or indirectly for any person who is resident of the United States of America or any place subject to the jurisdiction thereof.

SECTION D – INVESTOR INFORMATION

The said Shares are to be registered as follows:

Name: <i>(please print)</i>	_____	Social Insurance Number:	_____
Address:	_____	Date of Birth: <i>(YYYY-MM-DD)</i>	_____
Postal Code:	_____	Email Address:	_____
City:	_____	Phone (Home):	_____
Province:	_____	Phone (Cell):	_____
Country:	_____		

SECTION E – DESIGNATION OF BENEFICIARY

Name: <i>(please print)</i>	_____	Social Insurance Number:	_____
Address:	_____ _____	Relation:	_____

SECTION F - AUTHORIZATION

Signature of Subscriber	_____	Signature of Witness	_____
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Dated this _____ day of _____, 202__.

Note: The accepted subscription, Share certificate and other documentation will be mailed or emailed to the subscriber at the contact details above. Shares will be registered and shall be issued in the manner in which the subscriber’s name appears above. Any change in the subscriber’s address will only be effective on receipt of written notice thereof by the Co-operative.

Receipt and acceptance of the foregoing subscription and payment of the subscription price is acknowledged

Per: _____
This will be filled out by a representative of the Co-operative.

**CANADIAN WORKER CO-OPERATIVE FEDERATION SELF-DIRECTED
RETIREMENT SAVINGS PLAN DECLARATION OF TRUST**

We, Concentra Trust, declare that we accept the trust created between us and the Annuitant when the application was signed. The following are the terms of this trust:

1. Definitions

The following definitions apply:

"Agent" - Canadian Worker Co-operative Federation

"Annuitant", "you" and "your" - The individual applicant of the Plan and shall have the meaning of the term "annuitant" as set out in subsection 146(1) of the *Income Tax Act*.

"Contributor" - The individual, either you or your Spouse, who made a Contribution to the Plan.

"Contribution" - Any amount paid or Qualified Investment deposited in your Plan.

"Income Tax Act" - The *Income Tax Act* (Canada), and regulations thereto, as amended from time to time.

"Plan" - The Canadian Worker Co-operative Federation Self-Directed Retirement Savings Plan consisting of the Application and this Declaration of Trust and the addendum or addenda thereto, where applicable.

"Plan Maturity" - The date you eventually select for commencement of retirement income from the Plan. (This date must not be later than the maturity date provided in the *Income Tax Act*.)

"Prohibited Investment" - Shall have the meaning of the term "prohibited investment" as set out in subsection 207.01(1) of the *Income Tax Act*.

"Qualified Investment" - Any investment which is a qualified investment for purposes of registered retirement savings plans as set out in the *Income Tax Act*.

"Spouse" - As recognized in the *Income Tax Act* for the purposes of registered retirement savings plans and, where applicable, incorporates the meaning of the term "common-law partner" as set out in subsection 248(1) of the *Income Tax Act*.

"Trustee", "we", "our", and "us" - Concentra Trust

2. Registration

We will apply for registration of your Plan as required by the *Income Tax Act*.

3. Contributions

We will hold all Contributions made to your Plan, and any income earned on these Contributions, as outlined in this Declaration and as required by the *Income Tax Act*. No Contributions may be made after the Plan Maturity.

4. Record Keeping

We will record the details of all Contributions and transactions relating to your Plan. We will supply you with a statement of these details at least annually.

5. Income Tax Receipts

We will provide the Contributor with a receipt or receipts, suitable for income tax filing purposes, for all eligible Contributions.

6. Refund of Contributions

Upon receipt of your written application, and the written application of your Spouse if your Spouse was the Contributor to your Plan, we will refund to the taxpayer the amount determined in accordance with paragraph 146(2)(c.1) of the *Income Tax Act*.

7. Investment

All Contributions and other assets or amounts properly transferred into your Plan will be deposited and invested as directed by you. You shall be permitted to hold those assets and investments which are:

- a. authorized under the *Income Tax Act*; and
- b. acceptable to the Trustee; and
- c. agreed upon from time to time, between the Trustee and Annuitant.

It is your sole responsibility to provide appropriate documents supporting the fair market value of Plan assets not publicly traded on a recognized stock exchange within the meaning of the *Income Tax Act* and other applicable legislation. The Trustee may deem your Plan assets as worthless and remove them from your Plan if you fail to provide documents supporting their fair market valuation as the Trustee may impose.

The Trustee reserves the right to refuse to hold or accept certain investments even though they may be Qualified Investments.

We will not accept investment instructions for the purchase of a non-Qualified Investment. We may request additional documentation from you proving the investment to be purchased is a Qualified Investment.

The Trustee will exercise the care, diligence and skill of a reasonably prudent person to minimize the possibility that the Plan holds a non-Qualified Investment. In the event a Qualified Investment becomes a non-Qualified Investment the Trustee will notify you and the Canada Revenue Agency (the "CRA") of details of that investment and you may be liable for payment of taxes owing under Part XI.01 of the *Income Tax Act*.

If the Plan holds a non-Qualified Investment, the Trustee may, at its sole discretion, withdraw such non-Qualified Investment from the Plan *in specie*, or by way of realization of the investment in cash.

You are responsible for ensuring any investment under the Plan is not and continues to not be a Prohibited Investment. In the event a Qualified Investment or a non-Qualified Investment is deemed to be a Prohibited Investment, you are responsible for reporting details of that Prohibited Investment to the CRA and for the payment of taxes under Part XI.01 of the *Income Tax Act*.

8. Retirement Income

You must advise us in writing, at least 90 days prior to your Plan Maturity, of the type of retirement income you elect to receive from the proceeds of your Plan. You may choose to receive income from any one of, or any combination of, a life annuity, a fixed term annuity providing benefits for a term of years equal to 90 minus the age in whole years of the Annuitant at the maturity of the Plan (or the Annuitant's Spouse if the Spouse is younger and the Annuitant so elects to use the Spouse's age), a registered retirement income fund or other retirement income option that may be provided for in the *Income Tax Act*. If the retirement income you choose to receive is an annuity, it must meet the following conditions:

- a. It must be paid out in a single lump sum if it becomes payable to someone other than your Spouse upon or after your death.
- b. It must be paid in equal annual or more frequent periodic payments until such time as you fully or partially commute this retirement income and, where such commutation is partial, equal annual or more frequent periodic payments thereafter.

- c. It must not provide for any increase in the amount of the periodic payments as a result of your death where payments are to continue to your Spouse following your death.
- d. It may not be assigned in whole or in part.

9. Failure to Select Retirement Income

If you have not advised the Trustee in writing at least 90 days (or such shorter notice as the Trustee may in its sole discretion permit) prior to the maturity date provided in the *Income Tax Act* of your selection of a retirement income, the Trustee will transfer the property under the Plan to a retirement income fund for you trustee by the Trustee prior to the end of December 31st of the year in which your Plan is required to mature, provided that the Plan meets the following criteria (the "RIF Criteria"):

- a. the Plan has a minimum fair market value of \$10,000 (or such greater or lesser amounts as the Trustee may determine in its sole discretion); and
- b. the assets held under the Plan may reasonably be converted to cash to readily pay a cash income stream from a retirement income fund.

In this instance, the Trustee will apply for registration of your retirement income fund under the *Income Tax Act*. For purposes of the retirement income fund you will be:

- a. deemed not to have elected to have your Spouse to continue to receive payments after your death;
- b. deemed not to have made any designation of beneficiary to receive the proceeds of your retirement income fund on your death;
- c. deemed to have elected to use your age for purposes of calculating the minimum amount under the *Income Tax Act*; and
- d. bound by the terms of the Declaration of Trust made under the retirement income fund.

If the Plan does not meet the RIF Criteria, or if the Trustee has been unable to contact you after making reasonable attempts, the Trustee may, in its sole discretion, on or after December 1st of the year in which your Plan is required to mature, but before December 31st of that year, elect to:

- a. sell all the assets within the Plan and pay you the proceeds as a withdrawal from your Plan; and/or
- b. transfer the assets within the Plan *in specie* to you as a withdrawal from the Plan.

The Trustee reserves the right to transfer the property held under the Plan to a retirement income fund in the manner described above if the RIF Criteria has not been met, or if the Annuitant cannot be reasonably located.

10. Beneficiary Designation

You may designate a beneficiary, in those provinces where the law so permits, to receive the proceeds of your Plan in the event of your death prior to your Plan Maturity. Details of our requirements for making, changing or revoking such a designation are available from the office of the Agent. You may make, change or revoke your designation by written notice signed by you in a form acceptable to the Trustee. The Trustee will be fully discharged of any liability under the Declaration of Trust upon payment or transfer of your Plan to your designated beneficiary, notwithstanding any determination that the designation may be found invalid as a testamentary instrument.

11. Death of Annuitant

In the event of your death prior to the Plan Maturity, we will, once we have received the documentation we require, pay or transfer the Plan proceeds as a single payment, less required income tax deductions, to your designated beneficiary and notify your estate representative of any resulting tax liability. Where you have designated a trustee as your beneficiary, upon payment to the

trustee the Trustee is fully discharged from any obligation to see to the due execution of any trust imposed on such trustee. In instances where you have not designated a beneficiary, as explained in Clause 10 of this Declaration, the proceeds of your Plan will be paid or transferred, less required income tax deductions, to your estate. When we have made the payment to your designated beneficiary or to your estate, we will be considered as fully discharged from any further liability with respect to your Plan.

12. Your Responsibilities

It is your responsibility to ensure, that:

- a. the Contributions to the Plan do not exceed the allowable maximum under the *Income Tax Act*;
- b. all assets acquired by your Plan are and continue to be Qualified Investments;
- c. all assets acquired by your Plan are not and continue not to be Prohibited Investments;
- d. you provide your correct residential address and advise the Agent, in writing, immediately upon any change in address or residency;
- e. your birthdate and social insurance number as recorded on your application are accurate;
- f. you will eventually elect, as spelled out by Clause 8 of this Declaration, the type of retirement income you choose to receive.

13. Restriction on Trustee

No advantage, as defined in subsection 207.01(1) of the *Income Tax Act*, that is conditional in any way on the existence of the Plan may be extended to you or to any person with whom you do not deal at arm's length other than those advantages or benefits which may be permitted from time to time under the *Income Tax Act*.

14. Amendments

We may from time to time amend your Plan by giving you notice in writing on such change. Any amendment cannot, however, be contrary to the provisions of the *Income Tax Act*.

In the event of changes to the *Income Tax Act* or any pension legislation governing your Plan, your Plan will be considered to have been amended to conform to such changes effective the date such changes come into force.

15. Notices

Any notices given to us by you under this Plan shall be sufficiently given if mailed, postage prepaid by you, to any of our offices and shall be deemed to have been given on the day that such notice is received by us. Any notices given by us to you shall be sufficiently given if mailed, postage prepaid by us, to you at your last address supplied by you and shall be deemed to have been given on the day of mailing.

16. Limits of Our Liability

The Trustee will not provide any investment advice regarding any of the assets held or acquired by your Plan and shall act solely on your instructions or those of your authorized agent. 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 Plan except due to our negligence or wrongful act. You and your heirs, executors and administrators shall at all times indemnify us and save us harmless in respect of any taxes, interest, penalties or charges levied or imposed upon us in respect of the Plan, excluding taxes, interest, penalties or charges imposed against us under the *Income Tax Act*.

17. Withdrawals

You may make withdrawals from your Plan. Withdrawals from the Plan are subject to the following conditions:

- a. we will withhold taxes from any withdrawals in such amounts as required by the *Income Tax Act* from time to time;
- b. withdrawals must be declared by you as income for the taxation year of receipt, as required under the *Income Tax Act*.

18. Transfers

The Plan may be amended to permit the payment or transfer, on your behalf, of any funds as allowed by the *Income Tax Act*. We may, at our discretion, charge a fee for each transfer out of the Plan.

19. Trustee's Financial Conditions

If applicable, we shall provide you with a copy of the fee schedule in effect from time to time. We shall be entitled to such fees and to reimbursement for all expenses reasonably incurred by us in administering the Plan as may be provided for in any fee schedule in effect at that time. The fees payable to us are subject to change provided that you shall be given at least 30 days' notice prior to any change in such fees becoming effective. Notwithstanding any other provision contained herein, we shall be entitled to additional fees for extraordinary services performed by us from time to time commensurate with the time and responsibility involved. We are fully authorized by you to sell investments of the Plan in order to realize sufficient monies for the payment of the above fees and expenses and to withdraw payment from the assets of the Plan without seeking your prior approval or instruction. If there are insufficient assets in the Plan to pay the above fees and expenses, or if the Plan assets are deemed illiquid, in the sole discretion of the Trustee, you hereby authorize us to invoice you directly for the above fees and expenses, which you shall pay to us within 30 days of receipt of an invoice for the above fees and expenses. In the event that you fail to pay the above mentioned fees and expenses, the Trustee may resign as trustee of the Plan as provided for in Clause 21 of this Declaration of Trust.

We shall not be entitled to recover from your Plan penalties, interest and/or taxes imposed under the *Income Tax Act* that are attributable to us.

20. Other Conditions

While this Plan continues to be a Retirement Savings Plan under the provisions of the *Income Tax Act*, it shall constitute an inter vivos trust. Neither the Plan nor the assets of the Plan may be used as security for a loan.

21. Resignation or Removal of Trustee

The Trustee may resign as trustee or the Agent may remove the Trustee as trustee by providing such written notice as may be required under the terms of an agreement entered into between the Trustee and the Agent. If the Trustee resigns or is removed, the Agent, on behalf of the Trustee, will deliver 30 days' written notice to you. In the event of the resignation or removal of the Trustee the Agent shall appoint a successor trustee who shall be acceptable to the Trustee. We shall deliver the property comprised of the investments within the Plan and the records relating thereto, and shall execute such deeds and assurances and so such things as may be requisite in order to ensure the continued and uninterrupted operation of the Plan. We will give the successor trustee all the information necessary for the continued administration of the Plan. If the Agent neglects or refuses to appoint a successor trustee who shall be acceptable to us, we reserve the right to appoint a successor trustee on your behalf, or transfer assets *in specie* to you as a withdrawal from your Plan.

22. Application for Advice and Direction

If there is a disagreement or dispute over entitlement to the Plan proceeds:

- a. on your death;
- b. upon your relationship breakdown with your Spouse or former Spouse; or
- c. on the enforcement of any legal demand or claim against the Plan assets,

the Trustee, where the applicable law permits, reserves the right to, and may at its sole discretion apply to the court for advice and direction or pay the Plan proceeds into court. The Trustee is entitled to recover all of its legal fees and disbursements that it incurs in this regard from the Plan.

23. Ultimate Responsibility

We have entered into an Agency Agreement, with the Agent, for the purpose of administration of this Plan. However, we are ultimately responsible for the administration of the Plan.

Contract Number/Numéro de contrat

Annuitant/Rentier

Name/Nom (Last name, first name/Nom de famille, prenom)

Address/Adresse

Email Address/Adresse e-mail

Are you a resident of Canada?

Êtes vous résident du Canada?

Y - Yes/Oui
N - No/Non

Pension Lock-In?

Fonds de retraite immobilisés?

Y - Yes/Oui
N - No/Non

Pension Jurisdiction/Jurisdiction

(Attach agreement/Veuillez attacher le contrat)

SIN/Numéro d'assurance sociale

Birthdate/Date de Naissance

MM/MM DD/J YYYY/AAAA

Telephone/Téléphone (Residence/Résidence)

Telephone/Téléphone (Business/Bureau)

Fax Number/Numéro télécopie

Contributor/Cotisant

Complete only if this deposit is being made by and claimed as a deduction by your spouse.

Indiquez si la cotisation doit être versée par votre conjoint. Dans l'affirmative, inscrivez son nom et son numéro d'assurance sociale.

Name/Nom (Last name, first name/Nom de famille, prenom)

Y - Yes/Oui N - No/Non

SIN/Numéro d'assurance sociale

Please Review Carefully and Sign Below

To: Concentra Trust – Trustee

- I hereby apply for participation in the Canadian Worker Co-operative Federation Self-Directed Retirement Savings Plan in accordance with the Declaration of Trust supplied to me.
- I request that the Trustee apply for registration of my Plan as a registered retirement savings plan with the proper authorities pursuant to the provisions of the *Income Tax Act (Canada)*.
- I hereby acknowledge that:
 - I am solely responsible for determining the amount of contribution to the Plan which I may claim as a deduction under applicable tax legislation.
 - Any payments received by me under the Plan must be included in my income for the taxation year of receipt and will be subject to tax under the applicable tax legislation.
 - It is my responsibility to ensure that all investments purchased for the Plan are qualified as defined in the *Income Tax Act (Canada)*.
- I understand and acknowledge that the personal information contained herein is being collected by Concentra Trust (the "Trustee") and that by signing below, I confirm that I have read and consent to the terms of the "Concentra" Privacy Policy located on the Concentra website at concentra.ca or by contacting the Trustee at 1-800-788-6311. "Concentra" refers to Concentra Bank and its wholly-owned subsidiary Concentra Trust. I confirm that the information provided herein is true and accurate and I agree to make the Agent, on behalf of the Trustee, aware of any changes to the personal information contained on this application form.

Prière de Revoir Attentivement et de Signer Ci-dessous.

Destinataire: La Société de Concentra – Fiduciaire

- Je demande par les présentes à participer au Régime d'épargne-retraite autogéré du Canadian Worker Co-operative Federation conformément à la Déclaration de fiducie qui m'a été remise.
- Je demande au fiduciaire de faire enregistrer mon régime à titre de régime enregistré d'épargne retraite auprès des autorités appropriées en application de la *Loi de l'impôt sur le revenu (Canada)*.
- Je connais par les présentes que:
 - Je suis le seul à pouvoir déterminer le montant des cotisations à verser au régime, cotisations que je pourrai déduire de mon revenu imposable en vertu des lois fiscales applicables.
 - Je devrai inclure dans mon revenu pour l'année d'imposition en cours les sommes qui me seront versées en vertu du régime et que ces sommes seront imposables en vertu des lois fiscales applicables.
 - Il est de ma responsabilité de pouvoir déterminer que les placements sont qualifiés sur la *Loi de l'impôt sur le revenu (Canada)*.
- Je comprends et je reconnais que les renseignements personnels qui figurent aux présentes sont recueillis par la Société de Fiducie Concentra (le « Fiduciaire ») et que, en signant ci-dessous, je confirme avoir lu et accepté les conditions stipulées dans la politique de confidentialité « Concentra », laquelle peut être consultée sur le site Web de Concentra à concentra.ca ou en communiquant avec le Fiduciaire au 1-800-788-6311. « Concentra » désigne la Banque Concentra et sa filiale à part entière, la Société de Fiducie Concentra. Je confirme que les renseignements fournis dans le présent document sont véridiques et exacts, et j'accepte de signaler à l'Agent, au nom du Fiduciaire, toute modification apportée aux renseignements personnels contenus dans le présent formulaire de demande.

Accepted by Canadian Worker Co-operative Federation
as Authorized Agent for the Trustee/Accepté par
Canadian Worker Co-operative Federation agent autorisé
par le fiduciaire

Date

Annuitant's Signature/Signature du Rentier

Agent Name/Nom de Agent

Agent Telephone/Telephone de Agent



Designation of Beneficiary

RETIREMENT SAVINGS PLAN

TAX FREE SAVINGS ACCOUNT

Client No.

Name _____
RSP - Annuitant
TFSA - Holder

Contract No.

Select one: First Designation (Note: Contract number will be added by trustee when the new application is processed.)
 Changing or Removing Designation

I, _____, of _____, in the Province of _____, the annuitant/holder under the above contract referred to above, do hereby declare that:

- a) I hereby revoke any prior Designation of Beneficiary made by me under this contract.
- b) The beneficiary(s) designated herein must survive me and accept this designation in order to receive benefits payable under this contract. If more than one beneficiary is entitled to receive benefits, they shall share the proceeds equally unless otherwise specified below. The Alternate Beneficiary designation is valid only in the event that all the Primary Beneficiaries listed herein have predeceased me or refused the designation. If no beneficiary designated herein survives me or accepts this designation, the proceeds of this contract shall be paid to my estate.
- c) All sums falling due under this contract, on or after my death, be paid to the Beneficiary(s) listed below.
- d) I understand this designation will not be recognized where I reside in Quebec at the time of my death.

PRIMARY BENEFICIARY

NOTE: If TFSA Contract: Where the sole primary beneficiary is my spouse, this designation also stands as a Successor Holder appointment, whereby the original TFSA contract continues in my spouse's name.

Name: _____	Relationship: _____
Address: _____	SIN: <input type="text"/> <input type="text"/> <input type="text"/> Minor (Y/N) _____
Name: _____	Relationship: _____
Address: _____	SIN: <input type="text"/> <input type="text"/> <input type="text"/> Minor (Y/N) _____
Name: _____	Relationship: _____
Address: _____	SIN: <input type="text"/> <input type="text"/> <input type="text"/> Minor (Y/N) _____

ALTERNATE BENEFICIARY(S)

Valid only in the event that all the primary beneficiaries listed above predecease me or refuse the above appointment.

Name: _____	Relationship: _____
Address: _____	SIN: <input type="text"/> <input type="text"/> <input type="text"/> Minor (Y/N) _____
Name: _____	Relationship: _____
Address: _____	SIN: <input type="text"/> <input type="text"/> <input type="text"/> Minor (Y/N) _____
Name: _____	Relationship: _____
Address: _____	SIN: <input type="text"/> <input type="text"/> <input type="text"/> Minor (Y/N) _____

- 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) If funds contained in this contract are subject to pension legislation, the addendum governing such funds may override this designation if a person other than your spouse (or other individual who has been given similar rights under the applicable pension jurisdiction) is designated to receive the proceeds.
 - 3) Your estate may be responsible for reporting and paying income tax on proceeds paid to a designated beneficiary.
 - 4) Designations are created and governed under provincial legislation. The provincial legislation may override this designation.

Date (DD/MMM/YYYY) **Witness** (should not be a beneficiary or relative of annuitant/holder) **Annuitant/Holder's Signature**

Received By: _____ Approved By: _____ Entered By: _____ Date Stamp



**SELF-DIRECTED RRSP and TFSA
CO-OP ASSOCIATE MEMBER FEE SCHEDULE**

I, _____, (hereinafter referred to as the “Annuitant”) hereby agree to pay to the Canadian Worker Co-operative Federation (hereinafter referred to as “CWCF”) and all of the fees listed below that may apply to my account.

NOTE: All fees are inclusive of applicable G/HST.

Annual Account Fee (Billed annually to account representatives) ¹	\$55.00
<i>¹If the Annuitant closes their account after March 31 in a given year, the Annual Account Fee will be charged directly to the Annuitant at the time of the account closure, unless prior arrangements have been made. See bottom section for further details regarding account fees.</i>	

Transaction Fees (Charged at time of occurrence)	
<ul style="list-style-type: none"> • Two security acquisitions per annum (including in-kind contributions and reinvestment of cash in account) • Transfer-in funds to set up a new account • Third and subsequent security acquisitions per annum • Partial withdrawal/transfer out of cash or security (including Refund of Excess Contribution) • Account closing fee 	No charge \$50.00 \$50.00 \$50.00 \$75.00

Other Fees (Charged at time of occurrence)	
<ul style="list-style-type: none"> • Courier fee: \$25.00 minimum charge • All necessary out-of-pocket charges incurred by CWCF, including but not limited to wire services, foreign currency services and NSF bank fees. • Should the Annuitant requests details of events that have been reported in a prior year, research fees are based on actual time spent.² • Additional charges for time² when CWCF is instructed or obligated by action of the Annuitant to carry out functions considered beyond the scope or obligation of normal administrative routine, including producing an unscheduled statement of account. <p>²Time is billed at \$50.00 per hour, with a minimum charge of \$50.00.</p>	

Fees are subject to change upon thirty (30) days’ notice. An Annuitant who is not in agreement with a new fee schedule may request the plan be transferred to a new trustee. If CWCF has not been notified of the request to transfer the plan to a new trustee within thirty (30) days of the amended fee schedule being distributed, the amended schedule will take effect from the stated date.

Annually in December, CWCF will provide each company (as a Sub-Agent of CWCF) with a list of contracts held by their investors. This contract listing will be accompanied by an invoice for the annual account fees owed to CWCF for each of those contracts. The company is responsible for delivering individual invoices to each Annuitant (if they choose to do so) and for collecting the fees. Said fees are to be remitted to the CWCF by the date specified on the invoice.

Termination of the Agency Agreement between the Company (CWCF) and Trustee (Concentra) does not result in termination of the contract between the Trustee and the Annuitant; that contract will continue in full force and effect under the terms provided in the Declaration of Trust.

DATE
Company Fee Schedule (19/01)

CONTRACT #

SIGNATURE OF ANNUITANT



PAYMENT AUTHORIZATION

Co-op Members

I agree to pay _____ any and all of
(Name of Co-op)
the Self-Directed (SD) RRSP or TFSA administration fees levied on my account by the Canadian Worker Co-operative Federation (CWCF). My Co-op's Account Representative will remit these fees on my behalf to the CWCF, as set out by the Agency Agreement entered into by the Co-op and CWCF.

I understand that the Annual Account Fee for Co-op Members is currently \$55.00 per year, including G/HST. If the fee changes, I will receive 30 days' notice from my Account Representative on behalf of CWCF.

Should I close my account after March 31, I will be responsible for remitting my annual Account Fee directly to CWCF for that calendar year unless other prior arrangements have been made. I understand that a fee of \$75.00 will be charged at the time that my SD-RRSP/TFSA account is closed.

Date

Annuitant's Signature

Annuitant's Name (please print)



REER ou CELI Autogéré FORMULAIRE DE DEPOT

Numéro de contrat

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Spécifiez: REER CELI

Informations Personnelles

Ne pas combiner les dépôts de REER individuel et de conjoint dans le même contrat.

Rentier (nom de famille, prénom)

Remplissez cette section seulement si vous faites un dépôt de / à un REER de conjoint.

REER de Conjoint Information de Cotisant

Cotisant (nom de famille, prénom):

NAS du cotisant:

Détail du Dépôt / Code de Transaction

___ Somme d'argent, remboursement d'un RAP / REEP, ou transfert de FERR

___ Cotisation en nature (completez le Dépôt des titres en dessous)

___ Transfert d'une CELI

___ Transfert d'une REER, RPA, RPDB

___ Transfert d'un REER / FERR d'un conjoint décédé

___ Transfert d'une allocation de retraite / prime indemnité

**POUR USAGE DE BUREAU DE
LA FCCT SEULEMENT**

Date de dépôt:

MM JJ AAAA

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Montant du dépôt:

\$ _____.

Remplissez cette section uniquement si vous faites une contribution ou un transfert en nature des titres.

Dépôt des Titres

(Description des titres)

_____	\$	_____
_____	\$	_____
_____	\$	_____
_____	\$	_____

Date

Signature de rentier

Accepté par le sous-agent autorisé (signature)

Nom du sous-agent

Téléphone du sous-agent



DIRECT TRANSFER AUTHORIZATION

Section A

Annuitant Information

Last Name _____ First Name _____
Address _____ City _____ Prov. ____ Postal Code _____
Social Insurance Number _____ Telephone Number _____

Section B

Receiving Institution (CWCF)

Receiving Institution Name: **Canadian Worker Cooperative Federation**
Address: **1-41 Aberdeen Street Kentville, NS B4N 2M9** Phone: (902) 678-1683 Fax: (902) 678-0780
Please credit my: RRSP Spousal RRSP TFSA
Contract Number _____ Specimen Plan: SD-RSP 145-698 SD-TFSA 145-2416
Certified by _____, Canadian Worker Cooperative Federation
(Authorized Agent) (Receiving Institution)

Section C

Annuitant Direction to Relinquishing Institution

Relinquishing Institution Name _____
Address _____
City _____ Prov. ____ Postal Code _____ Phone _____ Fax _____
Contract or Plan # _____ Deposit # _____ Maturity Date (if applicable): _____
PLEASE TRANSFER: _____ all of the property in cash in-kind
_____ lump Net Sum of \$ _____ (in cash)
_____ part of the property (Specify investment description, amount, and share certificate #s)

FROM MY: RRSP Spousal RRSP RRIF RPP DPSP Retiring Allowance TFSA
If from a Spousal RRSP: Contributor's Name _____ Contributor's SIN _____
If from an RPP/DPSP, I am the: ___ member, OR ___ beneficiary spouse, OR ___ former spouse due to marriage breakdown

Section D

Annuitant Authorization

I hereby request the transfer of my account and its assets as specified above.
Signature _____ Date _____
Signature Guarantee _____
(Authorized Sub-Agent)

By signing as guarantor, you are verifying that you have checked the signatory's ID to verify their identity, and that the signatory appears to be of sound mind and is signing this document of their own free will.

Section E

For Use By Relinquishing Institution Only

Amount transferred: \$ _____ from the RRSP Spousal RRSP RRIF RPP DPSP
 Retiring Allowance TFSA as specified in Section C
RRSP Spousal Contributions: ___ NO ___ YES If yes, Contributor's Name: _____ SIN: _____
Locked-in Funds: **The CWCF SD-RSP Program does not accept Locked-in Funds**

(Date) (Authorized signature of Relinquishing Institution) (Contact Phone Number)

**WORKER COOPERATIVE AND
SPECIFIED COOPERATIVE CORPORATION SHARES
ANNUITANT DECLARATION**

I, _____, the Annuitant of a Canadian Worker Co-operative Federation Self-Directed RRSP Plan number _____, (my "Plan") confirm that I want to purchase _____ (number of shares) of CoEnergy Ontario Co-operative (name of cooperative) for a purchase price of \$_____.

I understand that the total of all classes of shares of this cooperative or any related cooperative, both inside my registered plans and outside my registered plans PLUS the total of all classes of shares of this cooperative owned by a person that does not deal at arm's length with me, is less than 10% of the issued shares of any class of this cooperative or any related cooperative.

I hereby confirm that the total of all classes of shares of this cooperative or any related cooperative, or related cooperative, owned by me (as a beneficial owner inside a registered plan and/or outside a registered plan) PLUS the total of all classes of shares of this cooperative owned by a related person is less than 10% of the issued shares of any class of this cooperative or any related cooperative.

I understand that it is my responsibility to ensure this maximum is not exceeded and that if this maximum is exceeded, the shares of this cooperative will be deemed a *prohibited investment* for my Self-Directed RRSP. As a result, I am liable outside my Self-Directed RRSP to the CRA for a tax penalty of 50% of the FMV of those shares PLUS a tax penalty of 100% on any income earned on those cooperative shares.

Dated: _____

(Annuitant's Signature)

(Witness)