



## HOW TO: Invest in Local Solar Power Through a REGISTERED RETIREMENT SAVINGS PLAN (RRSP) *Existing 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](http://coenergy.coop/statement).

### We are here to help.

Schedule a phone or in-person meeting by visiting [coenergy.coop/meet](http://coenergy.coop/meet).

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

**Email** Aaron Thornell directly at [aaron.thornell@coenergy.coop](mailto:aaron.thornell@coenergy.coop)

## Step-by-step Instructions

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

1. New contributions
2. Transfer from an existing RRSP with another financial institution
3. Re-invest dividends from your existing CWCF account
4. All of the above

### Legend

	#1, #2, #3, #4
	#1, #4
	#2, #4
	#3, #4

Forms	Key Aspects
<b>Subscription Form</b>	<ul style="list-style-type: none"> <li>• Complete sections B - C - D - E - F</li> </ul>
<b>Deposit Form</b>	<ul style="list-style-type: none"> <li>• (TOP RIGHT) Leave "Contract Number" BLANK</li> <li>• (TOP RIGHT) Indicate "RRSP"</li> <li>• Print your name as "Annuitant"</li> </ul> <p><b>For new contributions:</b></p> <ul style="list-style-type: none"> <li>• Select "Cash Contribution" in "Deposit Detail"</li> <li>• Date and sign</li> </ul> <p><b>For transfers from an existing account:</b></p> <ul style="list-style-type: none"> <li>• Select "Transfer from RRSP/RPP/DPSP/RRIF" in "Deposit Detail"</li> <li>• Date and sign</li> </ul> <p>• <b>For both new contributions and transfers, complete TWO deposit forms.</b></p>
<b>Direct Transfer Authorization</b>	<ul style="list-style-type: none"> <li>• Complete "Section A"</li> <li>• Complete "Section C" <ul style="list-style-type: none"> <li>• Check "RRSP"</li> <li>• <i>TIP:</i> Listing a FAX number will accelerate the transfer of funds</li> </ul> </li> </ul> <p>Complete "Section D" by signing and the dating where indicated.</p>
<b>Corporation Shares Annuitant Declaration</b>	<ul style="list-style-type: none"> <li>• (TOP) Print your name</li> <li>• (TOP) Leave "(my "Plan")" BLANK</li> <li>• (TOP) Fill in the number of shares you are purchasing and the total purchase price.</li> <li>• (BOTTOM) Date and sign for "Annuitant"</li> </ul>
<b>Cash Redirection Letter</b>	<ul style="list-style-type: none"> <li>• Complete date</li> <li>• Designate the amount of dividend revenue you wish to reinvest. Consult your CWCF account statement mailed in September or contact CWCF – details on the following page.</li> <li>• Designate the necessary <i>top up</i> amount in the form of a new contribution or a transfer</li> <li>• Designate how many shares you are purchasing (min. of 500 shares valued at \$500 or multiples thereof)</li> <li>• Sign and print your name</li> </ul>
<b>Payment Cheque</b>	<ul style="list-style-type: none"> <li>• Write cheque for appropriate amount, <b>payable to "Canadian Worker Co-operative Federation" or "CWCF"</b></li> </ul>
<b>Mail Package to CoEnergy</b>	<ul style="list-style-type: none"> <li>• <b>Send completed forms and cheque to:</b> CoEnergy Co-operative 2-43 Eccles St. Ottawa, ON K1R 6S3</li> </ul>

# 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](mailto:josh@canadianworker.coop)

Website: [www.canadianworker.coop](http://www.canadianworker.coop)



For office use only:

PS  PS RRSP

PS TFSA

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

**SECTION A – CLASS B 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 <a href="http://coenergy.coop/invest">coenergy.coop/invest</a>

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

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 no RRIF option available to convert the shares when members turn 71; therefore, the par value of the shares and any dividends accrued in the RRSP will need to be declared as income that year; and
- 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:

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

**SECTION E – DESIGNATION OF BENEFICIARY**

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

**SECTION F - AUTHORIZATION**

<b>Signature of Subscriber</b>	_____	<b>Signature of Witness</b>	_____
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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.*



# Self-Directed RRSP or TFSA DEPOSIT FORM

Contract Number

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Indicate:

RRSP

TFSA

## Personal Information

\_\_\_\_\_  
Annuitant (last name, first name)

*Do not combine spousal and non-spousal RRSP deposits into the same contract.*

**Complete this section only if making a deposit from/to a spousal RRSP.**

### Spousal RRSP Contributor Information

Contributor (last name, first name):

Contributor's SIN

\_\_\_\_\_

\_\_\_\_\_

## Deposit Detail / Transaction Code

\_\_\_ Cash Contribution, HBP / LLP Repayment, or Transfer from RRIF

\_\_\_ Contribution in kind  
\*complete Securities Deposits below

\_\_\_ Transfer from TFSA  
\*for in-kind transfers ONLY, complete Securities Deposits below

\_\_\_ Transfer from RRSP / RPP/ DPSP/ RRIF  
\*for in-kind transfers ONLY, complete Securities Deposits below

\_\_\_ Transfer from a Deceased Spouse's RRSP / RRIF / TFSA

\_\_\_ Transfer from a Retiring Allowance / Severance Pay

### CWCF OFFICE USE ONLY

#### Deposit date:

MM DD YYYY

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Deposit amount:

\$ \_\_\_\_\_.

**Complete this section only if making an in-kind contribution or transfer of shares.**

### Securities Deposits

(Description of Securities)

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

\_\_\_\_\_  
Date

\_\_\_\_\_  
Annuitant's Signature

\_\_\_\_\_  
Accepted by Authorized Sub-Agent (signature)

\_\_\_\_\_  
Sub-Agent Name (print)

\_\_\_\_\_  
Sub-Agent Telephone



# 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)

