



### **Disclosure of DSC Commission or Rebate**

#### INVESTOR INFORMATION

\_\_\_\_\_  
First Name Last Name Social Insurance Number

\_\_\_\_\_  
First Name Last Name Social Insurance Number

THE FUNDS ARE COMING FROM:	THE FUNDS ARE GOING TO:
Fund Company: _____	Fund Company: _____
Fund Account #: _____	Fund Account #: _____
Fund Name and #: _____	Fund Name and #: _____
Account Registration: _____	Account Registration: _____

Redemption Charges and other direct costs to the investor \$: \_\_\_\_\_ Purchase Amount (\$ or %): \_\_\_\_\_

Income Tax Consequences: \_\_\_\_\_

Commission to be earned by the representative after rebate: \_\_\_\_\_ Commission to be rebated: \_\_\_\_\_  
(in dollars) (in dollars or as a %)

I/We are aware that there may be tax consequences on non-registered accounts. Further, I/we are aware that I/we will be entering into a new deferred sales charge (DSC) schedule and that it will be reset as per the current mutual fund prospectus.

\_\_\_\_\_  
Applicant Signature Co-applicant Signature Date

To the Representative:

DSC transactions are not suitable in every instance. We are required to review a DSC transaction to ensure that it is appropriate in the circumstances. It is our policy that a client should only have to pay the DSC fee once on each dollar invested through his or her investment representative. Therefore no DSC fee should be charged on any investment transaction where a DSC fee was formerly paid to the representative, even if the current DSC schedule has matured. It is also our policy that any DSC fee which is required to be paid by the client as a result of recommendations made by the representative (when transferring an account in to that representative, for example) should be rebated to the client. Low Load purchases (LL) are considered to be DSC purchases for purposes of this policy. The firm will consider the following factors when determining suitability of a DSC trade. 1) Is this a SWIP or a RRIF or similar account where the client may be withdrawing more than 10% per year? 2) Is the client over 65 years of age? (Age 70 for 'Low-Load' fund schedules). 3) Is the client's investment time horizon shorter than the expiry of the DSC schedule? 4) Is a DSC fee unsuitable in light of the client's personal goals? (Is the client saving for a new home, for example). 5) Is this an RESP where the child may need the funds before the DSC schedule matures? 6) Has the representative ever earned a DSC fee on these funds before, either here or at another dealership? 7) Will the implementation of the investment recommendation cause a DSC fee to be charged to the client on a redemption of funds purchased at this dealership or elsewhere? The undersigned representative, on behalf of Altimum Mutuals Inc., hereby certifies that he or she is familiar with our policy with regard to DSC commissions outlined herein and that the above transaction has been undertaken in compliance with all applicable laws and regulation, including the disclosure requirements of National instrument 81-105. Furthermore, the representative hereby certifies that none of these circumstances apply to the proposed DSC transaction, or shall explain in detail below why a DSC fee is suitable in the circumstances. If any of these circumstances are in effect, the Compliance Officer shall conduct a suitability review and special permission will have to be obtained in writing from the Compliance Officer prior to any DSC trade being placed in the client's account.

Details: \_\_\_\_\_

\_\_\_\_\_  
Representative Name (Printed) Representative Signature Date Compliance Officer Signature Date of Approval