

Tax-Free Savings Account

Application

1. ACCOUNT INFORMATION

New Account

Account Number

Existing Account

Account Number

2. ACCOUNTHOLDER INFORMATION – Please print

1 = Mr.
2 = Mrs.
3 = Miss
4 = Ms.
5 = Dr.

Last Name

First Name

Address

Apt. No.

Address

Postal Code

Language preference: English French

Home Telephone

Business Telephone

E-mail Address

Social Insurance Number

Date of Birth

Day

Month

Year

3. DEALER/AGENT INFORMATION

Dealer Number

Representative Number

Dealer Name

Representative Name

Dealer Account Number

Dealer Authorized Signature

Date

4. FUND SELECTION – Please complete – Please process my deposit or transfer(s) from my existing tax-free savings account(s) and make the investments in the funds that I have selected below.

Deposit

Transfer(s) from existing Mackenzie account (s) ⇒

Fund Name or STAR / KEYSTONE Portfolio

Account Number

Transfer(s) from another institution ⇒

FUND NO. OR STAR / KEYSTONE MODEL NO.	FUND OR STAR / KEYSTONE PORTFOLIO NAME	AMOUNT \$ OR %	*RCS PURCHASE OPTION (✓)	**LL PURCHASE OPTION (✓)	***SCS SALES CHARGE %	WIRE ORDER NUMBER	PRE-AUTHORIZED CHEQUING PLAN (\$ or %)	SYSTEMATIC WITHDRAWAL (SECURITIES OR \$ OR %)
TOTALS		\$					\$	\$

* RCS – Redemption charge purchase option (Back end load)

TOTALS

\$

\$

\$

LL – Low-load option *SCS – Sales charge option (Front end load)

Please check this box if you wish to receive confirmations of systematic transactions, dividends and distributions. Systematic transactions, dividends and distributions are reported on your semi-annual statement.

Now complete Section 6

Now complete Section 7

5. DISTRIBUTION OPTION FOR MACKENZIE MUTUAL FUNDS

A Reinvest distributions B Pay distributions in cash* and, deposit directly to my bank account (Void specimen cheque attached) issue cheque to me send cheque to the name and address below

* Not applicable to all investment options. Please refer to your simplified prospectus for details.

Name _____ Address _____

6. PAC AUTHORIZATION – Please read form carefully before signing

TO: _____ AND TO: Mackenzie Financial Corporation (Void specimen cheque attached)

Undersigned's bank

Process my PAC purchase: Weekly Semi-monthly* Bi-Monthly Semi-annually Bi-Weekly Monthly Quarterly Annually

* 15th and end of month

My first purchase is to commence ⇒

Day

Month

Year

Protect my PAC deposits against inflation by an annual increment of _____%

I hereby authorize and request Mackenzie Financial Corporation to draw on my account at the Bank named above, whether the account continues to be maintained at the named branch or is transferred to another branch of the Bank.

X Bank Account Holder's Signature _____

Date _____

7. SYSTEMATIC WITHDRAWAL PLAN – TFSA Payment Instructions

Please process my TFSA systematic withdrawal amount I selected in section 4.

Monthly

Bi-Monthly

Quarterly

Semi-annually

Annually; with the first payment to commence ⇒

Day

Month

Year

Please send my payments to:

A Deposit directly to my bank account – Void specimen cheque attached B Mail to me C Mail to the address below

Name

Address

For a Systematic Withdrawal on a TFSA I may instruct you in writing to: (a) change the frequency of the options permitted, (b) change the amount of payment, or (c) redeem sufficient securities to provide me with additional payment in whatever amount I may specify. I understand that regular withdrawals could eventually eliminate my entire investment if I do not make additional contributions to my account.

8. AUTOMATIC TRANSFER/EXCHANGE PROGRAM INSTRUCTIONS

- A** Transfer my RIF, LIF, RLIF, PRIF, LRIF or the systematic withdrawal amount(s) I selected in Sections 4 and 7 to the fund(s) specified below:
- B** Transfer my free annual redemption amount to the fund(s) specified below*:
- C** Exchange my reinvested dividends and distributions to the fund(s) specified below**:
- To commence Day _____ Month _____ Year _____
- Frequency: Monthly Bi-Monthly Quarterly Semi-annually Annually

From Fund Name or STAR / KEYSTONE Portfolio _____ Account Number _____ **To** Fund Name or STAR / KEYSTONE Portfolio _____ Account Number _____ Exchange Fee _____ %

* I understand that my dealer will be paid a higher trail commission after the transfer: generally 0.5% on fixed income funds and 1% on all others.

More information is contained in the funds' simplified prospectuses. This transfer is not a taxable event.

** Not available for interest credited on a Mackenzie TFSA High Interest Cash Builder deposit.

9. SUCCESSOR HOLDER AND BENEFICIARY DESIGNATION

- A** In the event of my death I hereby designate my spouse*, if living at my death, as the successor holder of this Mackenzie Tax-free Savings Account to acquire all rights I have as the holder thereof. I reserve the right to revoke this designation.
- B** In the event that the successor holder designated by me in A predeceases me or where I have not named a successor holder in A, I hereby designate the following person as my designated beneficiary entitled to receive the proceeds of this Mackenzie Tax-free Savings Account in the event of my death. I reserve the right to revoke this designation.

Spouse's Name _____

Spouse's Social Insurance Number _____

Name _____ Relationship _____

Address _____

In the absence of a designated beneficiary or successor holder, the proceeds of this Mackenzie Tax-free Savings Account will be paid to your Estate.

Caution:

- The validity of a designation of a beneficiary or successor holder is subject to the laws of the jurisdiction where you reside permitting designation made otherwise than by way of a will.
- Your designation of a successor holder and/or beneficiary to this Mackenzie Tax-free Savings Account by means of this designation form will not be revoked or changed automatically by any future marriage or divorce. Should you wish to change your successor holder or beneficiary in the event of a future marriage or divorce, you will have to do so by means of a new designation.
- This designation of successor holder and/or beneficiary will apply to this Mackenzie Tax-free Savings Account only. If you have other tax-free savings accounts with M.R.S. Trust Company or with another Mackenzie entity for which you want a successor holder or beneficiary to be designated, you must complete a separate designation for each of these accounts.

* Spouse refers to a person recognized as your spouse or common-law partner for the purposes of the *Income Tax Act* (Canada). The person you designate as a successor holder must be your spouse at the time of your death.

10. ACCOUNTHOLDER SIGNATURE – Please read carefully before signing

To: Mackenzie Financial Corporation

I have engaged the dealer as my agent. I understand that if I choose the sales charge purchase option (front end load), I agree to pay a commission which is deducted from my original purchase amount. If I choose the redemption charge purchase option (back end load), I request that the sales commission described in the simplified prospectus be paid to my dealer and I agree that I may be required to pay a redemption charge upon withdrawal, as specified. In addition, I authorize the payment of the trailing sales commissions described in the simplified prospectus be paid to the dealer on my behalf. If Mackenzie receives payment for my investment or if I am transferring a tax-free savings account from another financial institution to Mackenzie and my application or transfer documentation is not complete, I authorize Mackenzie to invest my money at its option in Mackenzie Sentinel Money Market Fund or in a deposit account offered by M.R.S. Trust Company so that I will earn interest until my order is complete.

If I participate in the STAR/Keystone Asset Allocation Program, I authorize Mackenzie to redeem amounts of the applicable mutual funds and to use the proceeds to purchase amounts of the applicable mutual funds so that the proportions of my investment are allocated as dictated by the model portfolio I have selected and the computer model for asset allocation used by Mackenzie in administering the program all in accordance with the prospectus.

I understand that as agent for the funds, Mackenzie reserves the right to accept or reject any purchase order within one day following the receipt of the order. I acknowledge receipt of the current prospectus of the fund(s) ordered. I authorize the use of my social insurance number for tax reporting, identification and record keeping purposes.

To: Mackenzie Financial Corporation and M.R.S. Trust Company

If I choose to make a Mackenzie TFSA High Interest Cash Builder deposit (the "TFSA Cash Builder") with M.R.S. Trust Company, I acknowledge receipt of the Deposit Terms and Conditions attached to this application and have read and agreed to the Deposit Terms and Conditions. I acknowledge that M.R.S. Trust Company will pay my dealer a trailing sales commission at the annual rate of 0.25% based on the value of my TFSA Cash Builder. The amount paid to my dealer and the Deposit Terms and Conditions may change from time to time on notice to me.

To: M.R.S. Trust Company (777 Bay St., Suite 2100, Toronto, ON M5G 2N4)

Please file an election to register my arrangement under the *Income Tax Act* (Canada) and any applicable provincial or territorial legislation as a tax-free savings account. I have received, read and agree to the terms of the Mackenzie Tax-free Savings Account Declaration of Trust attached and to all amendments that I may receive to these terms in the future. I agree to provide, on request, proof of age and such further information as may be required in connection with the registration and administration of my arrangement. I acknowledge that, in circumstances where this application form is signed prior to January 1, 2009, my arrangement will not come into effect until January 1, 2009 and no contributions may be made until 2009.

Privacy Protection

By signing this application form, I acknowledge reading the Privacy Protection Notice on the reverse side of this application form and I consent to my personal information being collected, held, used and disclosed by Mackenzie in the ways and for the purposes identified in the Privacy Protection Notice. If I have provided information concerning my spouse and/or my beneficiary, I confirm that I am authorized to provide such information.

I have requested that this application form and all relating documents be in English.

J'ai demandé que ce formulaire d'adhésion ainsi que tous les documents connexes soient rédigés en anglais.

Accountholder Signature	Date
_____	_____

M.R.S. Trust Company



Authorized Signature of Acceptance

Mackenzie Tax-free Savings Account Declaration of Trust

We, M.R.S. Trust Company, are a trust company continued under the laws of Canada with our head office located at 777 Bay Street, Suite 2100, Toronto, Ontario M5G 2N4. You are the accountholder named in the Tax-free Savings Account Application ("Application"). We will act as the trustee of a **Mackenzie Tax-free Savings Account** ("Arrangement") for you on the following terms and conditions. You acknowledge that we have retained Mackenzie Financial Corporation ("Administrator") as our agent to perform on our behalf certain of our duties and responsibilities under this declaration.

- Acceptance and Registration:** If we agree to act as trustee of your Arrangement, we will file with the Minister of National Revenue, in the form and manner and within the time prescribed, an election to register the Arrangement as a tax-free savings account ("TFSA") under the *Income Tax Act (Canada)* (such Act and the Regulations thereto, as amended from time to time, being hereinafter referred to as the "Tax Act"). We will also apply to register the Arrangement under any applicable income tax legislation in the province or territory of residence indicated by you in the Application. The Arrangement will comply with, and you will be bound by, the terms and conditions from time to time imposed on your Arrangement by the Tax Act and any other applicable legislation. If we decline to act as trustee, you or a Dealer (as defined below) will be notified and any amounts received by us as contributions will be returned.
- Purpose and Use:** The Arrangement will be maintained for the exclusive benefit of the holder (as defined below), disregarding any right of a person to receive a payment out of or under the Arrangement only on or after the death of the holder. Contributions accepted by us for your Arrangement will be used, invested and applied for the purpose of the making by us of distributions (as defined below) under the Arrangement to the holder in accordance with the Tax Act. While there is a holder of the Arrangement, no person other than us and the holder shall have any rights under the Arrangement relating to the amount and timing of distributions and the investing of monies. In this declaration: "holder" means, until your death, you, and at and after your death, your validly designated successor holder (as described in Section 12 hereof), if any; and "distribution" means any payment made under the Arrangement in full or partial satisfaction of the holder's interest in the Arrangement that is considered a distribution from a TFSA for purposes of the Tax Act.
- Minimum Age:** At the time of entering into the Arrangement, you represent that you have attained the minimum age as specified in the Tax Act for entering into a TFSA.
- Dealer:** In this declaration, a "Dealer" refers to an individual or entity acting (or representing that it acts) in connection with your Arrangement as your investment advisor, broker or dealer, or on behalf of your investment advisor, broker or dealer. You acknowledge that a Dealer is your agent and when acting (or representing that it acts) as a Dealer is not our agent. We are entitled to accept and act on any notice, authorization or other communication that we believe in good faith to be given by you or a Dealer on your behalf. We are under no obligation to verify that a Dealer is properly authorized to act as your agent or is otherwise authorized to act on your behalf.
- Your Responsibility:** You are responsible for:
 - selecting investments for your Arrangement and assessing the merits of those investments, obtaining appropriate advice in respect of these matters or authorizing a Dealer to do these things on your behalf;
 - ensuring that contributions to your Arrangement do not exceed the maximum contribution limits permitted by the Tax Act and that you do not make contributions to your Arrangement while you are a non-resident of Canada; and
 - ensuring that the investments held in your Arrangement are at all times qualified investments, and are not prohibited investments, for your Arrangement under the Tax Act.You acknowledge and accept sole responsibility for these matters and undertake to act in the best interest of your Arrangement. You confirm that we are not responsible for any of these matters or for any loss in the value of your Arrangement or for any taxes, interest or penalties imposed for any reason on you or your Arrangement. You acknowledge that a Dealer or any other person or entity which represents, directly or indirectly, that they have provided you with investment, tax or other advice is your agent and when acting (or representing that it acts) as a Dealer or your advisor is not our agent. We will notify you in accordance with the Tax Act if an investment that is a non-qualified investment has been acquired or disposed of by your Arrangement, or if an existing investment of your Arrangement has become or ceased to be a non-qualified investment. It is your responsibility to determine whether an investment is a prohibited investment for your Arrangement under the Tax Act.
- Our Responsibility:** Pursuant to administrative requirements of Canada Revenue Agency, we are ultimately responsible for the administration of your Arrangement. Pursuant to this declaration, as between us and you, you acknowledge that the foregoing does not detract from your duties and responsibilities under your Arrangement. This means, for example, that we are not authorized to select investments for your Arrangement and will not assess the merits of any investment selected by you or a Dealer. We are not responsible for providing any investment, tax or other advice to you or a Dealer; nor are we responsible for any advice that you obtain from a Dealer or any other source. Notwithstanding any other provision of this declaration, we will not be liable for any loss or penalty suffered as a result of any act done by us in reliance on your authority, the authority of a Dealer or the authority of your agent or legal representatives. We are under no obligation to verify that any person is properly authorized to act as your Dealer, agent or legal representative or is otherwise authorized to act on your behalf.
- Contributions to your Arrangement:** You may make contributions to your Arrangement. If your Arrangement is a Group TFSA as indicated in your Application, the company named in your Application for the purposes of Group TSFAs may remit contributions to your Arrangement on your behalf. We will also accept a transfer to your Arrangement from any source permitted by the Tax Act from time to time, including a transfer to the Arrangement from another TFSA held by you or from a TFSA of your spouse or former spouse where the transfer relates to a division of property arising on the breakdown of your marriage or common-law partnership, in accordance with the Tax Act. We may accept or for any reason refuse to accept all or any portion of a contribution or transfer of cash, securities or other assets to your Arrangement. No person other than the holder may make contributions under the Arrangement.
- Investments:** We may accept and act on any investment instructions that we believe in good faith to be given by you or a Dealer on your behalf. The assets of your Arrangement will be invested and reinvested from time to time according to your investment instructions or those of a Dealer in investments permitted by the Administrator. We are not authorized to select investments for your Arrangement and will not assess the merits of the investments selected by you or a Dealer. Subject to such investments being permitted by the Administrator, in selecting investments for your Arrangement you will not be limited to those investments authorized by legislation governing the investment of property held in trust. Notwithstanding any other provision in this declaration, we may for any reason refuse to act on any investment instruction and we will not be liable for any resulting loss. In the absence of satisfactory investment instructions, cash received by us in connection with your Arrangement will be converted into the currency denomination of your Arrangement and, at our option, invested in units of a money market fund managed by the Administrator or a deposit account offered by us. If it is necessary for cash

- or other assets held in your Arrangement to be converted to another currency, we, our affiliate, our agent or a person engaged by us may act as principal on our or its own behalf and not on your behalf to convert the currency at the rate established by us or it for the relevant conversion date. In addition to commissions that may be charged for this service, any revenue earned by us or other service provider based on the difference between the applicable bid/ask rates and the cost of currency will be for our account or the account of the other service provider.
- Distributions:** Following receipt of satisfactory instructions from you or a Dealer, we will pay distributions from your Arrangement to you for any purpose. Without limiting the generality of the foregoing, following receipt of satisfactory instructions from you or a Dealer, we will pay distributions to reduce the amount of tax otherwise payable by the holder in respect of contributions made while a non-resident of Canada or contributions in excess of the maximum contribution limits for TSFAs permitted by the Tax Act. To the extent permitted under applicable laws, by us and by M.R.S. Trust Company in the applicable written deposit terms and conditions, we hereby authorize you to execute or initiate debit transactions against deposit accounts offered by M.R.S. Trust Company and held in your Arrangement from time to time. You acknowledge that any such debit transaction shall be treated as a distribution from this Arrangement to you. If the value of your Arrangement is less than \$500, we may make a distribution to you from your Arrangement equal to the value of your Arrangement. We may transfer or realize any investment of your Arrangement selected by us for the purpose of making a distribution to you and will not be liable for any resulting loss. Distributions will be made net of all proper charges. If your Arrangement does not have sufficient cash to pay these charges, we will be entitled to require you to pay these charges.
 - Transfers from your Arrangement:** Following receipt of satisfactory instructions from you or a Dealer, we will transfer all or any part of the assets held in connection with your Arrangement (less all proper charges) to the issuer or agent of the issuer of another TFSA held by you or of a TFSA of your spouse or former spouse where the transfer relates to a division of property arising on the breakdown of your marriage or common-law partnership, in accordance with the Tax Act. If your Arrangement is a Group TFSA as indicated in your Application, you hereby appoint the company named in your Application for the purposes of Group TSFAs, as your agent for the purpose of instructing us to transfer the assets of your Arrangement and signing documents necessary to effect the transfer. If we receive instructions to transfer some of the assets of your Arrangement, we may request instructions to transfer all the assets of your Arrangement and we may delay the transfer until after we receive the requested instructions. If we have not received the requested instructions within 30 days of our request or if the issuer of the recipient TFSA refuses to accept the transfer of any assets of your Arrangement, the assets that have not been transferred may, at our option, be transferred or paid to you (less any proper charges). In the absence of satisfactory instructions, we may sell or transfer any assets of your Arrangement selected by us to effect the transfer and will not be liable for any resulting loss or foregone gains. The transfer of assets will be made subject to any restrictions under the Tax Act or the terms and conditions of the investments of your Arrangement.
 - Successor Holder and Beneficiary Designation:** If you are domiciled in a jurisdiction which by law permits you to validly designate a successor holder or a beneficiary for your Arrangement other than by Will, you may designate: (a) your spouse as successor holder of your Arrangement; or (b) a beneficiary to receive the proceeds of your Arrangement in the event of your death. You may make, change or revoke your designation by written notice to us signed by you in a form acceptable to us or by validly executed Will. Any designation, amended designation or revoked designation will be valid on the day following its receipt by us or, in the case of a validly executed Will, as of the day of execution of the Will. We will not accept beneficiary designations that are irrevocable.
 - Death:** Upon receipt of satisfactory evidence of your death, we will continue to hold the assets of your Arrangement for your surviving spouse, provided he or she is the successor holder of your Arrangement. If your spouse becomes the successor holder of your Arrangement, he or she will acquire all of your obligations and rights as holder of the Arrangement (including the unconditional right to revoke any beneficiary designation or similar direction made or imposed by you under the Arrangement or relating to property held in connection with the Arrangement), and references herein to "you" will be deemed to refer to him or her. Notwithstanding the foregoing, a successor holder may not designate a subsequent spouse to hold the Arrangement after his or her death pursuant to paragraph (a) of Section 11 hereof. If your spouse is not the successor holder, we will hold the assets of your Arrangement for payment in a lump sum to your designated beneficiary if that person was living on the date of your death. If you have not designated a beneficiary or if your designated beneficiary predeceases you, the assets of your Arrangement will be paid to your legal representatives. The lump sum payment will be paid subject to the deduction of all proper charges after we receive all releases and other documents that we request.
 - Use as Security for a Loan:** You may not use your interest or, for civil law, right in the Arrangement as security for a loan or other indebtedness unless agreed by us in writing. If agreed to, then
 - the terms and conditions of the indebtedness must be those which persons dealing at arm's length with each other would have entered into;
 - it must be reasonable to conclude that none of the main purposes for such use is to enable a person (other than the holder) or a partnership to benefit from the exemption from tax provided by the Arrangement; and
 - to the extent that the provisions of the first and third sentences of Section 2 hereof or the provisions of Section 10 hereof regarding a transfer to another TFSA held by you are inconsistent with using an interest or right in the Arrangement as security for a loan or other indebtedness, they will not apply.
 - No borrowing:** The trust governed by the Arrangement is prohibited from borrowing money or other property for the purposes of the Arrangement.
 - Prohibition:** Except as specifically permitted under the Tax Act, no benefit, loan or indebtedness that is conditional in any way on the existence of your Arrangement or other advantage within the meaning of the Tax Act may be extended to you or a person with whom you do not deal at arm's length. Your interest or right in your Arrangement may not be used as security for a loan or other indebtedness except as provided in Section 13 hereof. We will not make any payments from your Arrangement except those specifically permitted under the provisions of this declaration or the Tax Act or required by law.
 - Date of Birth and Social Insurance Number:** The statement of your birth date and social insurance number on your Application is deemed to be a certification of its truth and your undertaking to provide proof if requested by us.
 - Accounting and Reporting:** We will maintain an account of your Arrangement reflecting, with appropriate dates: (a) contributions to your Arrangement; (b) the name, number and cost of investments purchased or sold by your Arrangement; (c) income and other amounts received by your Arrangement; (d) cash; (e) distributions, transfers and expenses paid from your Arrangement; and (f) the balance of your account. We will send you a statement of your account at least once a year. Within the time prescribed by the Tax Act, we will provide any applicable tax reporting.
 - Fees and Expenses:** We or the Administrator may charge you or your Arrangement fees as published by us or the Administrator from time to time. We or the Administrator will give you at least 30 days' notice of any increase in the amount or frequency of any fee. In addition, we or the Administrator are entitled to charge your Arrangement fees for out-of-the-ordinary services requested by you or a Dealer in connection with your Arrangement and we are entitled to reimbursement from your Arrangement for all disbursements, expenses and liabilities incurred by us in connection with your Arrangement. Without

limiting the generality of the foregoing, these fees, disbursements, expenses and liabilities may include: brokerage fees and commissions, custodian fees, administration fees and redemption fees incurred in connection with assets held in your Arrangement; investment advisory fees paid to a Dealer; legal and accounting fees; fees in connection with financial arrangements made to facilitate the conversion of currency; and taxes, interest and penalties imposed on your Arrangement. We are entitled to deduct the unpaid fees, disbursements, expenses and liabilities from the assets of your Arrangement or any other account held by you with us or any of our affiliates and for this purpose we are authorized, but not obliged, to realize sufficient assets of your Arrangement or such other account selected by us. We will not be responsible for any resulting loss.

19. **Tax imposed on you or your Arrangement:** If for any reason we determine that your Arrangement is liable for tax, interest or penalties under the Tax Act or provincial legislation, we may sell any asset of your Arrangement to pay the liability. We may, but are not obliged to, sell or otherwise dispose of any asset of your Arrangement to avoid or minimize the imposition of tax, interest or penalties on you or your Arrangement. We will not be liable for any tax, interest or penalty imposed on you or your Arrangement or for any loss or foregone gain resulting from the disposition or failure to dispose of any asset held by your Arrangement.
20. **Delegation of Duties:** We may appoint agents (including our affiliates) and may delegate to our agents the performance of any of our duties or responsibilities under this declaration including but not limited to administrative duties such as accepting contributions to your Arrangement, executing investment instructions, safekeeping the assets of your Arrangement, account and record keeping, preparing and issuing statements and tax forms, communicating with you, a Dealer or legal representatives and responding to you or their concerns. We may also employ or engage accountants, brokers, lawyers or others and may rely on their advice and services. We will not be liable for the acts or omissions of any of our agents, advisors or service providers and will not be liable for the acts or omissions of a Dealer or any of your other agents, advisors or service providers. We may pay to any agent, advisor, service provider or Dealer and the Administrator may pay to us all or part of the fees received by us under the provisions of this declaration and/or a fee calculated by reference to currency converted in your Arrangement.
21. **Indemnity:** None of us, our officers, employees, the Administrator and other agents will be liable for and are indemnified by you and your Arrangement from and against all expenses, liabilities, claims, losses and demands of any nature arising out of the holding of the assets of your Arrangement; the dealing with the assets of your Arrangement in accordance with instructions which we, our officers, employees or agents believe in good faith to be given by you or a Dealer or other agent; making financial arrangements to settle trades; and the sale, transfer or release of assets of your Arrangement in accordance with this declaration.
22. **Amendments:** From time to time, we may amend this declaration with the approval of the appropriate revenue authorities provided that the amendment does not disqualify your Arrangement as a TFSA under the Tax Act or other legislation. Any amendment to ensure that your Arrangement continues to comply with the Tax Act or other legislation will be effective without notice. Any other amendment will be effective not less than 30 days' after notice has been provided to you.
23. **Successor Trustee:** We may resign and be discharged from all duties and liabilities under this declaration by giving written notice to the Administrator. The Administrator is initially nominated to appoint a successor trustee. If the Administrator is unable to appoint a successor trustee of your Arrangement within 30 days' of being appointed, then we may nominate you to appoint a successor trustee by providing notice to you. Upon acceptance of the office of trustee of your Arrangement, the successor trustee will be trustee of your Arrangement as if it had been the original declarant of your Arrangement and your Arrangement continues in full force and effect with the successor trustee. At the time of the appointment of the successor trustee, we will be relieved of all duties and liabilities under this declaration. If you are unable to appoint a successor trustee who accepts the office of trustee of your Arrangement within 60 days' of you being nominated to appoint a successor trustee, the assets of your Arrangement net of all proper charges will be withdrawn from your Arrangement and transferred to you and we will be relieved of all duties and liabilities under this declaration.
24. **Notice to you:** Any notice, request or other communication required or permitted to be given to you by us must be in writing and will be sufficiently given if it is sent by pre-paid mail, telecopier, electronic mail or other form of electronic transmission addressed to you at the address provided on your Application or subsequently provided by you or a Dealer in a notice to us. For greater certainty, we are not responsible for verifying the accuracy or currency of any address provided to us. Any notice, request or other communication will be deemed to have been given to you and received by you on the day of mailing or transmission.
25. **Notice to us:** Except as otherwise provided in this declaration, any notice, request or other communication required or permitted to be given to us by you or a Dealer must be in writing and will be sufficiently given if it is in a form satisfactory to us and is received by the Administrator by pre-paid mail, courier or telecopier addressed to us or the Administrator at the address for the Administrator last provided to you. We are permitted but not obliged to accept and act on a notice, request or other communication given to us by you or a Dealer by internet, electronic transmission or telephone. We may for any reason refuse to act on any notice, request or other communication given to us by you or a Dealer and we will not be responsible for any resulting loss. Any notice, request or other communication given to us will be deemed to have been given to us and received by us at the time of actual receipt by the Administrator.
26. **Language:** You have requested that your Application, this declaration and all ancillary documents be provided to you in English. Vous avez exigé que votre demande, la présente déclaration et tous les documents accessoires vous soient fournis en anglais.
27. **Governing Laws:** This declaration will be governed, construed and enforced in accordance with the laws of Ontario and Canada except that the word "spouse" as used in this declaration refers to a person recognized as your spouse or common-law partner for the purposes of the Tax Act.
28. **Specimen Plan:** TFSA 04170015.

Date: January 1, 2009

Privacy Protection Notice

Mackenzie has always been committed to protecting the privacy of all client personal information that we collect and maintain in the course of carrying on our business. We are pleased to provide you with our Privacy Protection Notice which describes how we collect, hold, use and, when needed, disclose your personal information when we do business with you and your financial advisor. This notice adheres to the Personal Information Protection and Electronic Documents Act (Canada) and similar provincial privacy legislation. Please read this notice and contact us through one of the means listed at the end of the document if you have any questions.

1. **Client Record and Personal Information:** The personal information collected about you for the purposes identified in this Privacy Protection Notice is held in a record called the "client record". The personal information in your client record may include your name, address and telephone number, social insurance number, birth date, account holdings, and the name, address and social insurance number of your spouse and beneficiary. Depending on the investment or service you request, additional personal

information may be held in your client record. For example, if you have established a pre-authorized payment plan, your financial institution account number is also held in your client record.

2. **Providing Your Information to Mackenzie:** When you or your financial advisor complete an application form or otherwise open an account with Mackenzie, you are providing personal information to Mackenzie, including, where applicable, personal information concerning your spouse and beneficiary, in order to:
 - (a) make an investment;
 - (b) provide instructions to Mackenzie about an investment you have already made; or
 - (c) receive information related to an investment you have made.

Mackenzie collects this personal information, holds it in your client record, uses it, and, when needed, discloses it for the purposes identified in this Privacy Protection Notice.

3. **Collecting, Holding, Using, and Disclosing Personal Information in Your Client Record:** Mackenzie may collect, hold, and use the personal information in your client record as well as collect personal information from and disclose personal information to the third parties identified below for the following purposes:
 - (a) identifying you and ensuring the accuracy of information contained in your client record;
 - (b) establishing and administering your account, determining, maintaining, recording, and storing account holdings and transaction information in your client record;
 - (c) executing transactions with or through Mackenzie including transferring funds by electronic or other means;
 - (d) providing you and your financial advisor/dealer with investment account statements, transaction confirmations, tax receipts, financial statements for the investments that you have made, proxy mailings, and other information which you or your financial advisor/dealer may request as needed to service your account;
 - (e) requesting your views on Mackenzie in order to improve our service to you;
 - (f) informing you of Mackenzie products and services;
 - (g) furthering our own business interests including collecting a debt owed to Mackenzie;
 - (h) meeting legal and regulatory requirements; and
 - (i) verifying information previously given by you with any other organization when necessary for the purposes provided in this Privacy Protection Notice.

4. **Third Parties:**
 - (a) Mackenzie may collect your personal information for the purposes identified in this Privacy Protection Notice from third parties such as your financial advisor/dealer, other companies in the Mackenzie Group of Companies (defined below), other financial institutions and mutual fund companies, and from third parties who represent that they have the right to disclose the information.
 - (b) Mackenzie may transfer your personal information for the purposes identified in this Privacy Protection Notice to our service providers, such as account statement preparation and mailing companies, courier companies, imaging companies, and document storage companies. When Mackenzie transfers personal information to our service providers, we ensure by contractual means that the transferred personal information is used only for the purposes for which the service provider is retained.
 - (c) Mackenzie may disclose your personal information to third parties where required by law, such as disclosure for tax purposes to the Canada Revenue Agency.
 - (d) Mackenzie may disclose your personal information for the purposes identified in this Privacy Protection Notice to third parties such as your financial advisor/dealer, other companies in the Mackenzie Group of Companies, and other financial institutions and mutual fund companies. If you wish to withdraw consent to the continuation of this type of information sharing or discuss the implications of such withdrawal, please contact us through one of the means listed at the end of this notice. Your decision to withdraw consent may prevent Mackenzie from providing products and services to you because the disclosure to third parties is a necessary part of making the product or service available to you.

Members of the Mackenzie Group of Companies include Mackenzie Financial Corporation, Mackenzie Financial Services Inc., M.R.S. Trust Company, M.R.S. Inc., M.R.S. Securities Services Inc., M.R.S. Correspondent Corporation and any affiliate or successor company of each of them whose business relates to a purpose identified in this Privacy Protection Notice. Mackenzie is an affiliate of Investors Group, Inc. ("IG"). As such, your personal information may be disclosed to IG provided that such disclosure relates to one of the purposes identified in this Privacy Protection Notice.

Your personal information will not be shared with IG sales representatives or sales representatives of any other dealer firm other than your dealer of record for any purpose.

5. **Using Your Social Insurance Number:** Mackenzie is required by law to use your social insurance number when submitting tax reports to the Canada Revenue Agency and may provide it to third parties engaged to provide income tax reports. Mackenzie also uses your social insurance number as a unique identifier, to avoid duplication (so that, for example, you do not receive duplicate mailings or get charged the same fee twice) and to ensure that we are aware of all of your holdings (for example, for purposes of determining whether your total holdings exceed a required threshold).
6. **Employees and Agents Who Have Access to Your Client Record:** Mackenzie employees and agents may have access to your client record provided they have a specific need to know in connection with the purposes identified in this Privacy Protection Notice. Access is permitted only to the extent necessary for such purposes.
7. **Location of Your Client Record:** Your client record is kept in electronic, microfilm or paper format at Mackenzie offices in Toronto. Paper records forming part of your client record may also be kept in offsite storage in Toronto. Your client record may be transferred to other locations for disaster recovery purposes.
8. **Right to Access and Rectify Personal Information:** Under the Personal Information Protection and Electronic Documents Act (Canada) and similar provincial privacy legislation, you are entitled to access, through a written request, the personal information contained in your client record. You may verify this personal information and request that any inaccurate information be corrected. Please contact us through one of the means listed at the end of this notice. If your concerns have not been resolved to your satisfaction, you can contact the Privacy Compliance Officer, Mackenzie Financial Corporation, 180 Queen Street West, Toronto, Ontario, M5V 3K1. You may also send an e-mail to privacy@mackenziefinancial.com.
9. **Changes to Your Personal Information:** Please inform Mackenzie promptly of any change in the personal information that you have provided by contacting us through one of the means listed at the end of this notice. Mackenzie appreciates your business and promises to handle your questions or input regarding personal information in a prompt and courteous manner.

Mackenzie Client Services:

Telephone: 416-922-3217 or 1-800-387-0614

E-mail: service@mackenziefinancial.com

Mackenzie TFSA High Interest Cash Builder

Deposit Terms and Conditions

M.R.S. Trust Company (MRS Trust), a member institution of the Canada Deposit Insurance Corporation (CDIC), accepts TFSA High Interest Cash Builder deposits (the "TFSA Cash Builder") under the following agreed upon terms and conditions (the "Terms and Conditions").

Throughout these Terms and Conditions, "you" and "your" means the TFSA Cash Builder depositor and "we", "us" and "our" means MRS Trust. "Dealer" means an individual or entity acting (or representing that it acts) in connection with your TFSA Cash Builder as your investment advisor, broker or dealer, or on behalf of your investment advisor, broker or dealer. "Application" means the Tax-free Savings Account application form to which these Terms and Conditions are attached.

MRS Trust shall receive principal sums as guaranteed trust money deposited into the TFSA Cash Builder to be invested according to the following terms and conditions:

(a) Deposits

The principal amount of the deposit shall be held or invested by MRS Trust as authorized by the *Trust and Loan Companies Act* (Canada). Investment of the principal shall be made in the name of MRS Trust but shall be held by MRS Trust as trustee for you according to these terms and conditions.

(b) Interest Calculation and Payment

MRS Trust agrees to pay interest monthly to you on your TFSA Cash Builder by the 10th day of each month for the preceding month. Interest is calculated daily and is based upon the daily closing balance of your TFSA Cash Builder denoted as either Series A or Series F at a rate of interest as set by MRS Trust from time to time for each of Series A and Series F.

All interest payable shall be deposited into the same TFSA Cash Builder in respect of which the interest was earned and shall thereafter be considered as principal. To obtain current rate information for your TFSA Cash Builder, please visit www.mackenziefinancial.com and click on the Rates button on the navigation bar.

(c) Guaranteed Repayment

MRS Trust guarantees to you the repayment of all principal sums deposited into the TFSA Cash Builder, together with any interest that is due and payable, subject to section (e).

In consideration of the guarantee of MRS Trust and by way of remuneration for administering the TFSA Cash Builder, MRS Trust shall be entitled to retain for its own use the interest and profits resulting from any investment of the principal in excess of the amount of interest payable to you.

(d) Charges for Costs and Legal Fees

You agree to pay us on demand any costs to recover amounts that you owe us. These costs include legal fees on a solicitor and client basis, as well as those reasonable counsel fees charged by our legal department. If we incur any expenses in responding to any legal notices or seizures governing your TFSA Cash Builder or attaching to any moneys in your account, we may charge such expenses to your TFSA Cash Builder, as well as a fee for complying with the order. If you fail to pay our costs, they may be charged against any account you have with us.

(e) Access to your TFSA Cash Builder

- General - You may deposit to and withdraw from your TFSA Cash Builder through your Dealer who will send your transaction request to us. You may also access your TFSA Cash Builder for the purpose of depositing and withdrawing funds in such other ways as we may designate from time to time. Optional services are described in the Application.

- Withdrawals - For withdrawals above certain dollar thresholds determined by us from time to time, your signature on your withdrawal request must be guaranteed by one of a bank, trust company, member of a recognized stock exchange or any other organization satisfactory to us. Transactions including withdrawals may be limited in dollar amounts or frequency, or otherwise as may be determined by us, and such limits may be changed in our sole discretion without notice to you.

- Hold on Funds - We reserve the right to hold moneys from any cheque or other payment instrument including pre authorized debits credited to your TFSA Cash Builder. This allows adequate time for us to verify that sufficient funds will be available to pay the item from the financial institution of the issuer of the instrument.

(f) Trailing Commission

MRS Trust will generally pay a Dealer a trailing commission at an annual rate of 0.25% based on the principal balance of your TFSA Cash Builder, if your TFSA Cash Builder is denoted as Series A. MRS Trust may change the amount paid to a Dealer in relation to either Series A or F upon notice to you. The payment of a trailing commission does not reduce your return on your TFSA Cash Builder.

(g) Account

Your TFSA Cash Builder must be held within (i) a Tax-free Savings Account for which MRS Trust is the trustee and which is administered by Mackenzie Financial Corporation or (ii) such other plans or accounts at MRS Trust, in its sole discretion, may permit from time to time.

(h) Complaints

Should you have a complaint concerning your TFSA Cash Builder, you are welcome to contact our client service department by calling 1-888-677-5363. Further information detailing the steps in the M.R.S. Trust Company Customer Complaint Resolution Process is available by calling our client service department at the number noted above or can be viewed online at www.mrs.com.

(i) Protecting your Personal Information

MRS Trust's Privacy Protection Notice is available on request and on our website at www.mrs.com. By signing the application form for a Tax-free Savings Account you consent to the collection, use and disclosure of your personal and financial information as outlined in the MRS Trust Privacy Protection Notice as amended from time to time.

(j) Notice

We may provide any notice or other communication required or permitted to be given under these Terms and Conditions by post, telephone, email, fax, Website posting or any other physical or electronic means, or by means of any press release, advertisement or other media notices. Unless specified otherwise in the Terms and Conditions, you or a Dealer may provide us with notice by post, fax or telephone, at the following address:

M.R.S. Trust Company
777 Bay Street, Suite 2100
Toronto, Ontario
M5G 2N4
Toll free 1-888-677-5363

Or through any other physical or electronic means as stipulated by us from time to time. Unless specified otherwise in the Terms and Conditions, if notice is provided by post, the intended recipient will be deemed to have received the notice on the date that is five (5) business days following the date on which the notice was mailed. In all other cases, the intended recipient will be deemed to have received the notice on the date the notice was sent.

(k) Address Changes

You agree to notify us promptly of any change in your mailing address.

(l) Account Statements

You must promptly notify us of any errors, irregularities, omissions or unauthorized activity in your TFSA Cash Builder as soon as you discover them. If notice is not received from you within 30 days of the date of any statement indicating activity or balances of your TFSA Cash Builder, you shall be deemed to accept the statement as valid and correct and you release us from all claims with respect to any and every item on the statement and from any other claim for negligence, conversion, breach of trust, breach of fiduciary duty or otherwise. We retain the right to recover from you or debit your TFSA Cash Builder if there is an erroneous credit or an omission of a debit.

(m) Liability for Damages Limited

Without limiting any other provision of these Terms and Conditions, we will not be liable for, and you agree to indemnify and save us harmless from, any losses, costs, fees, claims, liabilities, delays, damages, expenses or inconvenience of any kind whatsoever, incurred by you or any third party, directly or indirectly (including special, indirect or consequential damages) in connection with the following:

- Any failure, error, malfunction or inaccessibility of any systems or equipment, or for errors, delays or failures in performance or non-completion of a transaction or service;
- Any damages resulting from our negligence or the negligence of our employees, agents or representatives, even if we knew that damage was likely;
- Honouring any instructions from you, including any that we receive from any person claiming to be you or to be acting on your behalf including a Dealer; or
- Exercising our discretion not to act on an incomplete, illegible or ambiguous transaction or a transaction which we suspect is fraudulent.

In the case of our gross negligence or willful misconduct, MRS Trust's liability will be no greater than the lesser of the amount of the item and the direct damages you have suffered.

(n) Dealer

You acknowledge that a Dealer is your agent and when acting (or representing that it acts) as a Dealer is not our agent or the agent of Mackenzie Financial Corporation. We are entitled to accept and act on any notice, authorization or other communication that we believe in good faith to be given by you or a Dealer on your behalf. We are under no obligation to verify that a Dealer is properly authorized to act as your agent or is otherwise authorized to act on your behalf.

(o) Returning Principal to You

We reserve the right both to reject any deposit made by you and to withdraw any and all amounts from your TFSA Cash Builder for the purpose of returning such amounts to you.

(p) No Assignments and Transfers

Your TFSA Cash Builder is not transferable or assignable by you to any person in any respect except to us or as we agree in writing.

(q) Changes to this Agreement

If permitted by applicable law, we may amend these Terms and Conditions periodically subject to us providing you with notice of such amendment in accordance with section (j). If notice is provided, the effective date for changes contained in such notice will be the date stated in the notice and, if no date is stated, the changes will take effect 30 days from the date of the notice. If you have your TFSA Cash Builder after the effective date of the amendment, it will mean that you have agreed to the change.

Mackenzie Mutual Funds

Canadian Equity Funds

	Cdn \$		U.S. \$	
	SCS	RCS	SCS	RCS
Mackenzie Cundill Canadian Security Fund	738	838		
Mackenzie Focus Canada Fund	488	621		
Mackenzie Growth Fund	292	282		
Mackenzie Ivy Canadian Fund	083	613		
Mackenzie Ivy Canadian Fund (Hedged)	2343	3349		
Mackenzie Maxxum Canadian Equity Growth Fund	1532	1632		
Mackenzie Maxxum Canadian Value Fund	430	300		
Mackenzie Maxxum Dividend Fund	1531	1631		
Mackenzie Maxxum Dividend Growth Fund	295	285		
Mackenzie Universal Canadian Growth Fund	650	640	711	811

U.S. Equity Funds

	Cdn \$		U.S. \$	
	SCS	RCS	SCS	RCS
Mackenzie Universal U.S. Dividend Income Fund (Hedged)	2712	3623		
Mackenzie Universal U.S. Dividend Income Fund (Unhedged)	2713	3624	2714	3625
Mackenzie Universal U.S. Growth Leaders Fund	1537	1637	1378	3347

North American Equity Funds

	Cdn \$		U.S. \$	
	SCS	RCS	SCS	RCS
Mackenzie Ivy Enterprise Fund	296	286		

Global and Regional Equity Funds

	Cdn \$		U.S. \$	
	SCS	RCS	SCS	RCS
Mackenzie Cundill Global Dividend Fund	2706	3617	2707	3618
Mackenzie Cundill Recovery Fund	742	842	743	843
Mackenzie Cundill Value Fund	736	836	737	837
Mackenzie Focus Fund	734	834	735	835
Mackenzie Founders Fund	2338	3343	2539	3512
Mackenzie Ivy Foreign Equity Fund	081	611	719	819
Mackenzie Putnam Global Equity Fund	2591	3613		
Mackenzie Universal European Opportunities Fund	713	813	714	814
Mackenzie Universal Global Growth Fund	1538	1638		
Mackenzie Universal Global Infrastructure Fund	2710	3621	2711	3622
Mackenzie Universal Global Property Income Fund	2429	3432	2435	3436
Mackenzie Universal International Stock Fund	289	303	706	806

Canadian Specialty Funds

	Cdn \$		U.S. \$	
	SCS	RCS	SCS	RCS
Mackenzie Universal Canadian Resource Fund	653	643	712	812
Mackenzie Universal Precious Metals Fund	433	434	707	807

Canadian Fixed Income and Balanced Funds

	Cdn \$		U.S. \$	
	SCS	RCS	SCS	RCS
Mackenzie Balanced Fund	436	306		
Mackenzie Cundill Canadian Balanced Fund	740	840		
Mackenzie Founders Income & Growth Fund	2708	3619	2709	3620
Mackenzie Ivy Growth & Income Fund	082	612		
Mackenzie Maxxum Canadian Balanced Fund	1530	1630		
Mackenzie Maxxum Monthly Income Fund	293	283		
Mackenzie Sentinel Bond Fund	432	302		
Mackenzie Sentinel Cash Management Fund	298	N/A		
Mackenzie Sentinel Corporate Bond Fund	756	856		
Mackenzie Sentinel Diversified Income Fund	2715	3626		
Mackenzie Sentinel Income Trust Fund	2238	3232		
Mackenzie Sentinel Income Fund - Series B	732	832		
Mackenzie Sentinel Money Market Fund	582	307		
Mackenzie Sentinel Real Return Bond Fund	1579	1824		
Mackenzie Sentinel Short-Term Income Fund	088	618		
Mackenzie Universal Canadian Balanced Fund	724	824	725	825

Global Fixed Income and Balanced Funds

	Cdn \$		U.S. \$	
	SCS	RCS	SCS	RCS
Mackenzie Cundill Global Balanced Fund	757	857	758	858
Mackenzie Ivy Global Balanced Fund	086	616	703	803
Mackenzie Sentinel Global Bond Fund	655	645	710	810

Mackenzie Capital Class Funds

Canadian Equity Funds

	Cdn \$		U.S. \$	
	SCS	RCS	SCS	RCS
Mackenzie Cundill Canadian Security Class	1596	1852		
Mackenzie Focus Canada Class	1020	1170		
Mackenzie Ivy Canadian Class.....	1016	1166		
Mackenzie Maxxum Canadian Equity Growth Class	1597	1853		
Mackenzie Maxxum Canadian Value Class	1015	1165		
Mackenzie Maxxum Dividend Class.....	1598	1854		
Mackenzie Universal Canadian Growth Class (Hedged)	2533	3506		
Mackenzie Universal Canadian Growth Class (Unhedged)	1018	1168		

U.S. Equity Funds

	Cdn \$		U.S. \$	
	SCS	RCS	SCS	RCS
Mackenzie Cundill American Class.....	1588	1845		
Mackenzie Universal American Growth Class (Hedged)	2275	3283		
Mackenzie Universal American Growth Class (Unhedged)	1564	1794	2548	3522
Mackenzie Universal U.S. Blue Chip Class	1022	1172	1876	1974
Mackenzie Universal U.S. Emerging Growth Class	1023	1173	1576	1821
Mackenzie Universal U.S. Growth Leaders Class (Hedged)	2279	3284		
Mackenzie Universal U.S. Growth Leaders Class (Unhedged)	1926	1855	2550	3524

North American Equity Funds

	Cdn \$		U.S. \$	
	SCS	RCS	SCS	RCS
Mackenzie Ivy Enterprise Class	1017	1167		
Mackenzie Universal North American Growth Class	1019	1169	2314	3329

Global and Regional Equity Funds

	Cdn \$		U.S. \$	
	SCS	RCS	SCS	RCS
Mackenzie Cundill Emerging Markets Value Class.....	2387	3406	2412	3416
Mackenzie Cundill International Class.....	2392	3407	2414	3418
Mackenzie Cundill Value Class	1024	1174		
Mackenzie Focus Class	1031	1181		
Mackenzie Focus Far East Class	1032	1182	1276	1366
Mackenzie Focus International Class	1033	1183	2541	3514
Mackenzie Focus Japan Class	1034	1184	2537	3510
Mackenzie Ivy European Class	1565	1808		
Mackenzie Ivy Foreign Equity Class (Hedged)	2484	3484		
Mackenzie Ivy Foreign Equity Class (Unhedged)	1025	1175	1574	1819
Mackenzie Maxxum Global Explorer Class	1039	1189	1575	1820
Mackenzie Universal Emerging Markets Class	1035	1185	1296	1386
Mackenzie Universal European Opportunities Class	1028	1178		
Mackenzie Universal Global Growth Class	1055	1115	2138	3516
Mackenzie Universal International Stock Class	1030	1180		
Mackenzie Universal Sustainable Opportunities Class	1029	1179		

Industry Sector and Specialty Funds

	Cdn \$		U.S. \$	
	SCS	RCS	SCS	RCS
Mackenzie Sentinel Canadian Managed Yield Class.....	1046	1196		
Mackenzie Sentinel Managed Return Class	1222	1359		
Mackenzie Sentinel U.S. Managed Yield Class (\$U.S.)			1047	1197
Mackenzie Universal Emerging Technologies Class	1041	1191		
Mackenzie Universal Health Sciences Class	1040	1190	1286	1376
Mackenzie Universal World Precious Metals Class	1042	1192	2546	3520
Mackenzie Universal World Real Estate Class.....	1043	1193	2420	3424
Mackenzie Universal World Resource Class	1044	1194	2544	3518
Mackenzie Universal World Science & Technology Class	1045	1195	1281	1371

Please Detach This Page Before Sending Your Completed Application To Mackenzie Financial Corporation.

Symmetry Portfolio Service

Symmetry Funds	Cdn \$	
	SCS	RCS
Symmetry Allocation Pool	2160	3151
Symmetry Equity Class	2333	3340
Symmetry Managed Return Class	1869	1966
Symmetry Registered Fixed Income Pool	1870	1967

Mackenzie Destination+ Funds

	Cdn \$	
	SCS	RCS
Mackenzie Destination+ 2015	2575	
Mackenzie Destination+ 2017	2730	3638
Mackenzie Destination+ 2020	2579	3531
Mackenzie Destination+ 2025	2583	3533

The Keystone Funds

Keystone Partners Funds	Cdn \$	
	SCS	RCS
Keystone Saxon Smaller Companies Fund	747	847

Keystone Portfolio Funds	Cdn \$	
	SCS	RCS
Keystone Balanced Portfolio Fund	1858	1937
Keystone Balanced Growth Portfolio Fund	1857	1936
Keystone Conservative Portfolio Fund	1856	1935
Keystone Growth Portfolio Fund	1859	1938
Keystone Maximum Growth Portfolio Fund	1874	1972

Keystone Asset Allocation Service

	Cdn \$	
	SCS	RCS
Balanced Growth and Income	021	051
Conservative Income and Growth	020	050
Long-Term Growth	022	052
Maximum Equity Growth	024	054
Maximum Long-Term Growth	023	053

STAR: Strategic Asset Allocation Service

	Cdn \$	
	SCS	RCS
Balanced Growth and Income	002	032
Conservative Income and Growth	001	031
Long-Term Growth	003	033
Maximum Equity Growth	009	039
Maximum Long-Term Growth	004	034

Mackenzie Guided Portfolio Service

	Cdn \$	
	SCS	RCS
Mackenzie GPS Allocation Fund	2308	3325

