

Part 1

PRE

Contract no.: _____	Application no.: _____
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Note: Certain words and expressions have the meaning defined under "DEFINITIONS" in section H "SPECIFIC CONDITIONS" of the Loan Contract.

A- LENDER

Industrial Alliance Trust Inc. (hereinafter the "Company")

B- BORROWER INFORMATION

Personal information

Last name _____ First name _____ Initials _____

Address _____
No. Street Apartment

City Province Postal code _____

SIN _____ Date of birth _____ Gender: M F Language: Eng. Fr.

Place of birth _____ In Canada since _____ Annual income \$ _____

Telephone: Home _____ Work _____ Extension _____

Email _____

Work information

Name of employer _____ Type of business _____

Address _____
No. Street Apartment

City Province Postal code _____

Occupation _____ Since _____

Previous employer _____

Previous occupation _____ Employment period _____

C- CO-BORROWER INFORMATION

Personal information

Last name _____ First name _____ Initials _____

Address _____
No. Street Apartment

City Province Postal code _____

SIN _____ Date of birth _____ Gender: M F Language: Eng. Fr.
Y Y Y Y M M D D

Place of birth _____ In Canada since _____ Annual income \$ _____
Y Y Y Y M M D D

Telephone: Home _____ Work _____ Extension _____

Email _____

Work information

Name of employer _____ Type of business _____

Address _____
No. Street Apartment

City Province Postal code _____

Occupation _____ Since _____
Y Y Y Y M M D D

Previous employer _____

Previous occupation _____ Employment period _____

D- DESIGNATED AGENT AND DEALER INFORMATION

Agent last and first name _____

Email _____ Telephone (MANDATORY) _____

Dealer name _____

Dealer code _____ Rep code _____

Part 2

A- ANALYSIS OF FINANCIAL SITUATION (MANDATORY)

a) Have you declared bankruptcy in the last five years? No Yes If so, date of discharge:

Y	Y	Y	Y	M	M	D	D

b) Within the last five years, have you filed a proposal under the *Bankruptcy and Insolvency Act*? No Yes

If so, date of the Certificate of Full Performance:

Y	Y	Y	Y	M	M	D	D

c) Have you ever had property seized? No Yes If so, for what reason? _____

d) Have any of your assets already been seized? No Yes If so, for what reason? _____

B- INCOME (MANDATORY)

Types of income	Borrower	Co-borrower	→ To be completed if applicable. If applicable, please make sure that the "Co-Borrower Information" section in Part 1 is duly completed and Form TF11-1 is signed.
Gross monthly employment income	\$ _____	\$ _____	
Other monthly income	\$ _____	\$ _____	
Total monthly income	\$ _____	+ \$ _____	= x 35%: \$ _____ (A)

C- BALANCE SHEET (MANDATORY)

ASSETS	LIABILITIES
<p>Principal residence</p> <ul style="list-style-type: none"> • Purchase price: \$ _____ • Market value: \$ _____ <p>Automobile – purchase only</p> <ul style="list-style-type: none"> • Model and year: _____ • Market value: \$ _____ <p>Savings</p> <ul style="list-style-type: none"> • Registered: \$ _____ • Non-registered: \$ _____ <p>Other assets (specify):</p> <ul style="list-style-type: none"> • Type of asset: _____ Market value: \$ _____ • Type of asset: _____ Market value: \$ _____ • Type of asset: _____ Market value: \$ _____ • Type of asset: _____ Market value: \$ _____ <p>Total assets: \$ _____</p>	<p>Mortgage - rent</p> <ul style="list-style-type: none"> • Mortgage balance: \$ _____ • Monthly payment (mortgage or rent): \$ _____ (1) <p>Personal loans (furniture, electronic appliances, miscellaneous)</p> <ul style="list-style-type: none"> • Balance: \$ _____ • Monthly payment: \$ _____ (2) <p>Bank line of credit or loan</p> <ul style="list-style-type: none"> • Balance: \$ _____ • Monthly payment or 5% of the authorized limit (whichever is higher): \$ _____ (3) <p>Automobile loan or lease</p> <ul style="list-style-type: none"> • Balance: \$ _____ • Monthly payment: \$ _____ (4) <p>Credit cards</p> <ul style="list-style-type: none"> • Balance: \$ _____ • Monthly payment or 5% of the authorized limit (whichever is higher): \$ _____ (5) <p>Other financial obligations</p> <ul style="list-style-type: none"> • Balance: \$ _____ • Monthly payment: \$ _____ (6)
	<p>Total liabilities (1) + (2) + (3) + (4) + (5) + (6) = \$ _____ (B)</p> <p>Monthly amount available to repay the RRSP loan (A) - (B) = \$ _____¹ (C)</p>

¹ To be approved for the loan, this amount must be sufficient to cover the monthly payment determined under the "Payments" heading in the "Information Box" at Part 3.

D- INVESTMENT INFORMATION

Registered account number in which the loan will be credited: _____

RRSP account number: _____ Investia FundEX iA Securities iA Clarington

Part 3

A- INFORMATION BOX

Principal Amount	<p>I request an RRSP loan (\$1,000 minimum) for the following amount: \$ _____ (A)</p> <p>Plus the outstanding balance of the existing RRSP loan, if applicable: \$ _____ (B)</p> <p><input type="checkbox"/> Contract no. _____ <input type="checkbox"/> Contract no. _____</p> <p>Total Principal Amount: (A) + (B) = \$ _____ (C)</p>
Annual Interest Rate	<p>To determine the Annual Interest Rate, please refer to the "Annual Interest Rate" section of the "Initial Statement" section.</p> <p>Variable rate of interest. Interest is calculated daily and is added to the Loan Amount at the end of the month.</p> <p>_____ % + _____ % = _____ % (Prime Rate) (Increment) (Annual Interest Rate)</p>
Determination of Interest	<p>The Annual Interest Rate applicable to the Total Principal Amount is the Royal Bank of Canada's Prime Rate plus one increment as at the date of signature of this loan application.</p> <p>The Annual Interest Rate will change automatically, without notice, whenever the Prime Rate changes.</p>
Annual Percentage Rate	<p>The "Annual Percentage Rate" is equal to the Annual Interest Rate.</p>
Term	<p>_____ months(1)</p> <p>(1) If the Total Principal Amount is less than \$5,000, choose a repayment term of 12 or 24 months.</p> <p>If the Total Principal Amount is between \$5,000 and \$12,500, please choose a repayment term of 12, 24, 36, 48 or 60 months.</p> <p>If the Total Principal Amount is between \$12,500 and \$50,000, please choose a repayment term of 12, 24, 36, 48, 60, 72, 84, 96, 108 or 120 months.</p> <p>The loan term includes the right to early repayment, which means that you may, at any time, repay the loan, in whole or in part, without penalty.</p>
Date of Advance	<p>If all documents are properly completed, the loan application process is estimated to take at most ten (10) business days. Based on this estimate, if the loan is approved, the estimated date of advance will be:</p> <p>_____ (date of signature of this loan application plus ten (10) business days).</p> <p>_____ (date of signature of this loan application plus ten (10) business days).</p> <p>Interest begins to accrue on the unpaid balance from the day following the date the loan advance is credited to the Registered Account(s).</p>
Payments	<p>Required minimum monthly payment amount: \$ _____</p> <p>Frequency and date of payments:</p> <p><input type="checkbox"/> Same as existing PAC frequency; OR</p> <p><input type="checkbox"/> Monthly _____ (1st to 28th) <input type="checkbox"/> Weekly – Day: _____ (Monday to Friday)</p> <p><input type="checkbox"/> Every two weeks – Day: _____ (Monday to Friday)</p> <p><input type="checkbox"/> Bi-monthly. (1st and 15th of each month)</p> <p>Each payment includes payment toward both principal and interest.</p>

Part 3 (Cont.)

Amortization Period	Any changes in the Interest Rate can affect the loan Amortization Period. If the Interest Rate does not change, and you comply with the terms and conditions of the Loan Agreement, then the Amortization Period of the loan is the same as the term of the loan.
Prepayment Privilege	You may repay all or a portion of your loan at any time without charge.
Prepayment Charges	N/A
Default Insurance	N/A
Other Fees	<p>The following is a list of current fees charged by the Company, where permitted by law. Fees may change from time to time without notice.</p> <ul style="list-style-type: none">- Each cheque or pre-authorized cheque payment ("PAC") that is not honoured: \$25- Duplicate of the Loan Agreement: \$50- Statement setting out all transactions under the Loan Agreement: \$50/hour (1 hour minimum)- Modifications to the Loan Agreement following a separation or divorce: \$50- Cancellation of the Loan Agreement within 60 days of its issue: \$50

Part 3 (Cont.)

B- INITIAL DISCLOSURE STATEMENT

Total Principal Amount (maximum \$50,000, if the Borrower qualifies): The Total Principal Amount includes the amount of the current RRSP loan you are applying for with this loan application and any outstanding balance on an existing RRSP loan, if applicable. The Total Principal Amount is shown in the "Information Box" at line (C) under the heading "Total Principal Amount". **Any outstanding balance on the existing RRSP loan indicated at line (B) of the "Information Box" under the heading "Principal Amount" becomes part of the Total Principal Amount and will now be governed by the terms and conditions of this Loan Agreement.**

Annual Interest Rate: The Annual Interest Rate on the Total Principal Amount is equal to the total of the Prime Rate plus the increment which is established according to the rate scale (known as the "RRSP Loan Rate Schedules" available at www.iatrust.ca) in effect when this loan application is signed. The increment is based on the Total Principal Amount (which includes the amount of the current RRSP loan you are applying for with this application and any outstanding balance on an existing RRSP loan) and the repayment term you have selected as shown in the "Information Box".

The Interest Rate changes whenever the Prime Rate changes. Any changes to the Interest Rate can affect the loan Amortization Period.

Interest is calculated according to the following formula:

Outstanding balance of the Loan Amount upon the last capitalization of interest x (number of days elapsed since the last capitalization/365) x Interest Rate then in effect

Interest is calculated daily and is added to the Loan Amount at the end of the month.

The Company reserves the right to change the loan maximum limit and the Interest Rate at any time without notice, subject to applicable laws.

Term: The term of the loan is shown in the "Information Box".

Date of advance: Following the Company's approval of the electronic loan application, the amount of the current RRSP loan will be advanced and invested in the Registered Account(s).

Payments:

- a. The payment amount is shown in the "Information Box".
The payment amount can be higher or lower if the outstanding balance of the existing RRSP loan is different from the amount shown in the "Information Box".
- b. The total of all payments is equal to: \$ _____ (A)
[monthly payment amount x number of months of the selected repayment term shown in the "Information Box"]
- c. The total interest charges over the term of the loan equals: \$ _____
[total of all monthly payments (line (A) above) minus the Total Principal Amount]
- d. Insurance premiums and any other non-interest charges over the term of the loan: N/A
- e. The total number of payments is based on the selected repayment term shown in the "Information Box".
- f. The date of first payment is estimated for

Y	Y	Y	Y	M	M	D	D		

. The date of last payment depends on the repayment term you selected.

If a repayment frequency other than monthly is selected, the monthly payment amount and the total of all monthly payments will be adjusted proportionally.

Payments will first be credited to the Amount in Arrears, then to the payment of accrued interest and then to the payment of the balance owing on the Total Principal Amount.

Due to the possibility of changes to the Prime Rate subsequent to signing the loan application, the monthly payment amount, the total of all monthly payments, and the total interest charges over the term of the loan may vary and the Amortization Period may differ from the repayment term. The monthly payment amount, the total of all monthly payments and the total interest charges over the term of the loan are based on reasonable assumptions and estimates as at the date of signature of the loan application.

Payments are payable at the Company's head office, located at 1080 Grande Allée West, PO Box 1907, Station Terminus, Quebec City, Quebec, G1K 7M3, or at one of its branch offices.

OPTION 120

- I choose Option 120. If checked, the loan will be advanced on the Effective Date of this Loan Agreement and the repayment term will begin 120 days following the Effective Date. **Interest accrues during this period.**

Default charges: If the Borrower fails to comply with any obligation under the Loan Agreement, in addition to interest, the Company may impose charges for recovering the costs reasonably incurred for:

- a. legal services to collect, or attempt to collect, any payment;
- b. realizing any security interest or protecting such security interest, including the cost of legal services for that purpose; and
- c. any charges incurred by the Company as a result of a dishonoured payment.

REQUIRED SIGNATURES AND DOCUMENTS

The following documents must be submitted with this RRSP application and Loan Contract:

Documents	Mandatory
Signed RRSP loan signatures form (TF11-1A)	Original document required
Void cheque if the Borrower is not already registered for the preauthorized cheque payments (PAC) agreement	Original document required
Proof of income	– Upon request – Mandatory for applications of more than \$25,000
Most recent federal Notice of Assessment (confirmation of unused contribution room)	– Upon request – Mandatory for applications of more than \$25,000

ADMINISTRATIVE NOTE

- Commencement of the contract is subject to approval of the electronic loan application by the Company. Approval of the application is conditional upon receipt by the Company of any required cheque, form or information. If the information provided is not valid or if the transaction entered does not reflect supporting documentation, any losses incurred to correct the transaction will be assumed by the user who entered the transaction.
- Administrative personnel reserve the right to cancel any transaction that does not follow the Company's existing administrative rules.