

DEPOSIT BROKER INVESTMENT OUTLINE & PROCEDURES

GUARANTEED INVESTMENT CERTIFICATES

These certificates may be purchased with a minimum deposit of \$5,000. Terms offered are one to five years, with the rate fixed for the length of the term. Interest payment options are annual, semi-annual paid, annual compound or monthly paid.

All interest payments must be deposited directly into the client's bank account. For short term, one year and compounding certificates interest can be paid by one cheque at maturity, principal and interest together. All the pertinent banking information must be included on the application. **A VOID CHEQUE MUST ACCOMPANY THE APPLICATION!!**

Principal cheques will be sent post-dated to the Deposit Broker's head office approximately two weeks prior to certificate maturity. Certificates are not redeemable before the maturity date and are not transferable before the maturity date.

CERTIFICATES OF DEPOSIT

These certificates may be purchased with a minimum deposit of \$5,000. Terms offered are 30 to 364 days, with the rate fixed for the length of the term chosen. Also available is a one-year open certificate cashable after either 30 days or 90 days. The investment is not redeemable until after the initial 30 or 90 days has passed.

AML Standards must be met. Due to the time restraints on short-term certificates, all non-compliant applications will be returned to the agent upon receipt without notification.

Interest is paid only at maturity and may be direct deposited into the client's bank account or combined with the principal cheque and sent directly to the Deposit Broker.

A Deposit Broker may obtain short-term and long-term interest rates by calling either 416-360-4663, extension 1550 or 1-877-903-2133, extension 1550, 24 hours a day, seven days a week. The rates may also be accessed on the Internet on the Company's web site at www.hometrusted.ca. The Company also advertises in the Toronto Star.

Certificates are not redeemable before the maturity date (with the exception of the cashable, which is redeemable after the initial 30 or 90 days) and are not transferable before maturity.

REGISTERED RETIREMENT SAVINGS PLANS (RRSP) & REGISTERED RETIREMENT INCOME FUNDS (RRIF)

RRSP plans may be purchased with a minimum deposit of \$1,000 for 1 to 5 year, and \$2,500 for short term RRSP 90 to 364 days. RRIF plans may be purchased with a minimum deposit of \$10,000. Terms offered are one to five years, with the interest rate fixed for the length of the term. Interest is compounded annually. Decrease in interest for Monthly & Quarterly payments are 0.20%, and Semi-Annually payments are 0.15%. For example, if the client opts for a monthly payment the interest rate will be decreased by 0.20% from the annual posted rate.

ALL RRIF applications must be accompanied with a void cheque from the client for direct deposit to pay out their RRIF payments. We do not mail cheques out for RRIF payments.

Please be advised when selecting a RRIF term, your schedule should ensure that the investment lasts the length of the term selected. If the RRIF is depleted well in advance of the selected term, commission will be clawed back.

To process RRSP & RRIF transfers, the application form must be accompanied by a photocopy of the completed transfer form and be sent to the Company's office by ICS. The original transfer form is to be sent directly to the relinquishing institution. A letter of confirmation will be sent to the Deposit Broker along with the clients' copy of the application and transfer form (if applicable).

Our renewal policy is as follows: We guarantee the rate of the RRSP & RRIF on the **fifteenth day prior to maturity OR the day of maturity**, whichever rate is higher on either of those two days. Renewal instructions can be faxed or sent through ICS by letter of direction, preferably by returning the maturity notice.

We require either **renewal instructions or transfer instructions** in our office by the tenth day after maturity. If we do not receive instructions, from the client or the broker, the RRSP or RRIF will automatically roll for a one-year term at the prevailing rate of interest on the day of maturity and the Deposit Broker will remain on record. We **require original T2033's** to process transfers. Photocopies or faxes of T2033's are not accepted. **We do not offer a daily savings account.**

TAX-FREE SAVINGS ACCOUNT

TFSA accounts may be purchased with a minimum deposit of \$1,000. Terms offered are one to five years, with the interest rate fixed for the length of the term, Interest is compounded annually.

To process TFSA transfers, the application form must be accompanied by a photocopy of the transfer form and be sent to the Company's office. The original transfer form is to be sent directly to the relinquishing institute.

Our renewal policy is as follows: We guarantee the rate of the TFSA on the **fifteenth day prior to maturity OR the day of maturity**, whichever rate is higher on either of those two days. Renewal instructions can be faxed or sent through ICS by letter of direction, preferably by returning the maturity notice.

We require either **renewal instructions or transfer instructions** in our office by the tenth day after maturity. If we do not receive instructions, from the client or the broker, the TFSA will automatically roll for a one-year term at the prevailing rate of interest on the day of maturity and the Deposit Broker will remain on record. **We require the original transfer form to process transfers. We do not offer a daily savings account.**

CLIENT INFORMATION

A Deposit Broker must complete the FCIDB application applicable to their client. If the Deposit Broker is not a member of the FCIDB, a Home Trust application or similar application applicable to their client must be completed in full.

A Deposit Broker must provide the Company with the following mandatory application details for each investment registration except for renewals or other subsequent transactions where the client's information has already been provided to the Company:

1. Individuals

- Client Name(s)
- Civic Address of all registered owners
- Occupation (if self employed state nature of business)
- Date of Birth
- Social Insurance Number (SIN)
- Third Party Declaration
- Signature of all registrants
- Two pieces of Canadian Government issued identification
- Copy of the Client's cheque used to purchase the investment

2. Corporations

- Corporation Name
- Legal Address
- Business Identification Number (BIN/BN)
- Articles or Incorporation
- Listing of Corporation Directors
- Nature of the business
- Corporate records showing provisions related to the power to bind the corporation
- Third Party Declaration
- Signature of Corporate signing officer(s)
- Personal ID of the signing officer(s) to a maximum of 3 individuals
- Copy of the Client's cheque used to purchase the investment

3. All Non Corporate Business Entities (includes Estates)

- Operating Name
- Business Address
- Nature of the principal business or occupation of the person or entity
- Any documents used to register the business
- Record showing the provisions that relate to the power to bind the business
- Third Party Declaration
- Signature of the business signing officer(s)
- Personal identification of the principal(s) and/or those authorized to give instructions on behalf of the account

4. Third Party

- Where the client is investing on behalf of a third party (including an estate), the identification described in paragraph (i) in respect of the client and the name, address and principal business or occupation of, and the nature of the client's relationship with, the third party, as well as the incorporation number and the place of issue where the third party is a corporation. A '**Third Party Declaration Information Form**' must be completed in its entirety.

CLIENT IDENTIFICATION

The Deposit Broker will provide the Company with the identification numbers or TWO original documents referred to below that the Deposit Broker has examined.

To qualify as identification, a document must be an original, valid (unexpired) document in good condition, issued by a Canadian Government body (Federal, Provincial or Territorial). Deposit brokers are required to verify that they have viewed the identification and maintain a record of the;

- (A) Type of ID,
- (B) Reference Number and
- (C) Place of Issue

Acceptable Identification as follows:

1. Two pieces of "Primary Identification or
2. One piece of "Primary Identification and one piece of "Secondary Identification"

List A – Primary Identification

Acceptable pieces of identification are:

- a valid driver's license issued in Canada; *Preferred

- a current Canadian Passport; *Preferred
- a Certificate of Canadian Citizenship or Certification of Naturalization; *Preferred
- a permanent Resident card or Citizenship and Immigration Canada Form IMM1000 (Record of Landing) or IMM5292 (Confirmation of Permanent Residence);
- an Old Age Security card issued by the Government of Canada;
- a Certificate of Indian Status issued by the Government of Canada;
- a First Nations Treaty Card;
- a Municipal, Provincial or Federal government employee identification card;
- a "Bring Your Identification" (BYID) photo card issued by the Liquor Control Board of Ontario;
- a Firearms Acquisition Certificate issued by the federal government;
- a provincial health insurance card (**CANNOT ACCEPT ONTARIO, MANITOBA OR PEI**); or
- a document or card with your signature and photograph on it issued by:
 - The Insurance Corporation of British Columbia;
 - Alberta Registries;
 - Saskatchewan Government Insurance;
 - The Department of Service Nova Scotia and Municipal Relations;
 - The Department of Transportation and Public Works of the Province of Prince Edward Island;
 - Service New Brunswick
 - The Department of Government Services and Lands of the Province of Newfoundland and Labrador;
 - The Department of Transportation of the Northwest Territories; or
 - The Department of Community Government and Transportation of the Territory of Nunavut.
- A Birth certificate issued in Canada.

List B – Secondary Identification

- A Social Insurance Number (SIN) card issued by the Government of Canada;
- A signed credit card issued by a member of the Canadian Payments Association;
- An employee identity card with a photograph from an employer well known in the community;
- A signed Canadian Institute for the Blind (CNIB) client card with a photograph;
- A current foreign passport; or
- A current foreign driver's license

*"Preferred"-would include identification that contains both a picture and a signature

AGENT NUMBER

Each Deposit Broker is assigned an agent number that should be recorded on every application form and any correspondence sent to us. You should also have this number available when calling us.

MAILING OF CERTIFICATES

When the certificates and confirmations have been processed they will be sent to the Deposit Broker's head office.

RENEWING A DEPOSIT

Renewal letters (Maturity Notices) are sent out for Guaranteed Investment Certificate, Registered Retirement Savings Plans and Registered Retirement Income Funds. These are mailed directly to all clients. It is up to the Deposit Broker to ensure that they follow up with their client and forward all appropriate instructions regarding the renewal to us.

Note that maturity letters for Guaranteed Investment Certificates are mailed to the client approximately 15 days in advance of the maturity date with no rate guarantee.

Maturity letters for Registered Retirement Savings Plans are sent out 15 days prior to maturity with a guaranteed rate card attached. It is up to the Deposit Broker to ensure that this guaranteed rate is listed on the renewal.

For Certificates of Deposit no notice of maturity is sent out and it is up to the Deposit Broker or the client to get in touch with us by the close of business on the day of maturity with instructions regarding the investment.

AUTOMATIC RENEWALS OF INVESTMENTS

Certificates of Deposit:

A post-dated cheque for the principal and interest amount is forwarded to the Deposit Broker approximately 15 days prior to renewal.

Guaranteed Investment Certificates:

A post-dated cheque for the principal amount is forwarded to the Deposit Broker approximately 15 days prior to renewal.

IF WE DO NOT HEAR FROM THE DEPOSIT BROKER 10 days after maturity, we will automatically renew the investment as follows:

Registered Retirement Savings Plans: 1 year at prevailing rate (rate guarantee will not apply)

Registered Retirement Income Funds: 1 year at prevailing rate (rate guarantee will not apply)

RRSP's will not be redeemed or transferred before one year.

ESTATES

Please call the Estate Department for Estate documentation requirements at 416-775-5059 or 416-777-6563.

DEPOSITING CLIENT FUNDS

There are two methods of sending funds to us on behalf of your clients.

1. Direct Deposit (Preferred)

This is the quickest and most efficient method to deposit client funds. Enclosed is a page outlining the steps you should follow should you want to choose this method. When using the Direct Deposit method your investment is effective on the day the funds are deposited. The paperwork regarding the investment may be sent to us by mail/courier.

2. Mail/Courier

This method allows you to either mail or courier the funds, attached to a completed application to our office. The investment will become effective the day we receive the funds and rates are guaranteed for five business days, if stated on the application. You may also at any time bring the funds directly to our office.

COMMISSION

Commission cheques and statements are issued at the beginning of the month for the previous month's investments.

Note that commission is not paid on:

- All short term (30-364 day) deposits/ cashables for corporate or non-corporate
- Deposits under the minimum

MAXIMUM DEPOSIT

The maximum amount received for any registration will be limited to \$100,000 (principal plus accrued interest to maturity). Authorization from the client is required if the amount is over the CDIC limit. This is to ensure that the client is fully insured under CDIC at all times.



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Toronto, Ontario M5H 1J8
Tel: 1.877.903.2133
Fax: 1.866.431.1570
www.hometrusted.ca

WEB SITE

Our web address is www.hometrusted.ca. You will find GIC, RSP and RRIF applications, consent forms and Third Party declarations. You may also access our Interest Rates, Address and Fax at any time.

BRANCH INFORMATION

Home Trust Company has branch offices in Toronto, Halifax, Calgary and Vancouver. The Company's head office is located in Toronto.

Please direct all queries to our Toronto office at :

Mail: Home Trust, 2300-145 King St. W, Toronto, ON M5H 1J8
Tel: 416-775-5055 or 1-877-903-2133
Fax: 416-360-7069 or 1-866-431-1570
Email: gicdept@hometrusted.ca
24-HOUR RATE LINE: 416-360-4663 Ext 1550 or 1-877-903-2133 Ext 1550