

Properly identified individuals who must provide ID in accordance with AML requirements in addition to the account holder(s) include: Trading Authority, Beneficial Owners of a Trust owning more than 10% (except a public corporation), Trustees of a Legal Trust, Executor of Estate, Beneficiary of Legal Trust, Investment Club Member, Signing Officers of an Entity (corporation, partnership, trust, association, foundation or other organization).

For more information on ID and other issues, see the *special situations section* at the end of this document.

Type of account:

Cash

- New account application form (NAAF)
- Verified I.D.

RRSP

- RSP Application form
- Verified I.D.

RRIF

- RIF Application form
- RRIF/LIF standing instructions
- Verified I.D.

NOTE: *If the RRIF is transferring in, the remainder of minimum payment for the year must be paid out by delivering institution before transfer can occur. If there is an inadequate cash balance at time of transfer, the client must provide a signed LOA indicating what to sell for remaining RRIF annual payout.*

Individual U.S. cash account

- W-8BEN
- A U.S. Citizenship declaration requires a Waiver of Client Confidentiality (TX-100), W-9 form and Social Security number.
- Verified I.D.

Canadian joint account

- JTWROS form (CA-103)
- Supplemental Account Profile for each joint account holder (MS-106)
- Verified I.D.

TFSA

- TFSA Application form (TF-100)
- TFSA Declaration of Trust (TF-101)
- Verified I.D. **NOTE:** *Client must meet the age of majority.*

Individual RESP

- Self-Directed RESP Single Beneficiary Plan Application form (RP-100)
- RESP Single Beneficiary Plan Declaration of Trust (RP-101)
- RESP Transfer form (if transferring from another institution)
- Verified I.D.

Family RESP

- Self-Directed Education Savings Plan – Family Beneficiary Plan Application (RP-102)
- RESP Family Beneficiary Plan Declaration of Trust (RP-103)
- RESP Transfer form (if transferring from another institution); attach list of beneficiaries separately
- Designation of Additional Beneficiaries – RESP Family Plan form (RP-115)
- Verified I.D.

Canadian trust accounts

- Certified True Copy of Legal Trust Agreement (for formal trust)
 - Withholding Tax Treaty Statement or W-8IMY (if applicable; type of Trust defines required agreement)
 - Supplemental Account Profile (MS-106) for Trustees and Beneficiaries with > 10% ownership
 - Guarantee (MS-101) (or account will be restricted to cash up front)
 - Tax Identification Number (TIN)
 - Verified I.D. for each account holder for all Trustees & applicable Beneficiaries
-

Canadian corporate account

- Corporate Resolution (NP-102)
- No Seal Letter (NP-107) if applicable
- Certificate of Incorporation
- Register of Directors, or list of name/address/occupation of all directors on company letterhead
- Supplemental Account Profile (MS-106) for each officer/authority/beneficial owner with > 10% ownership
- Treaty Statement (if applicable)
- Guarantee (MS-101) (or account will be restricted to cash up front)
- Business Identification Number (BIN)
- Verified I.D. for each officer/authority/beneficial owner with > 10% ownership

NOTE: For public companies, a copy of most recent audited Financials or Annual Report is required and a Guarantee is not.

Canadian partnerships

- Partnership Account Certificate (NP-103)
 - Certified True Copy of Legal Partnership Agreement
 - Supplemental Account Profile (MS-106) for each party
 - W-8IMY (if applicable)
 - Percentage split between partners
 - Guarantee (MS-101) (or account will be restricted to cash up front)
 - Verified I.D. for each person/authority named
-

Canadian lodges, associations, or charitable foundations

- Special Trading Authorization for Associations (NP-105)
- Resolution defining authorities and their roles (information for charitable organizations can be found the CRA website at: <http://www.cra-arc.gc.ca/tx/chrts/menu-eng.html>)
- Supplemental Account Profile (MS-106) for each authority
- Treaty Statement (if applicable)
- CRA Tax Number
- Verified I.D. for each trading authority

NOTE: For public companies, a copy of most recent audited Financials or Annual Report is required and a Guarantee is not.

Investment club

- Investment Club Agreement (NP-106)
 - Supplemental Account Profile (MS-106) for each person named in the club
 - W-8IMY (if applicable)
 - Percentages for each member (applicable when member is a U.S. citizen)
 - Verified I.D. for each account holder for each person named in the club
-

Estate accounts – Value of estate account < \$30,000

- Supplemental Account Profile (MS-106) for Executor(s) and Beneficiaries with > 10% ownership
- Treaty Statement signed by Executor
- Certified True Copy of Death Certificate
- Copy of Will
- Letter of Direction
- Verified I.D. for all Executors and applicable Beneficiaries

Estate accounts – Value of estate account > \$30,000

- Supplemental Account Profile (MS-106) for Executor(s) and Beneficiaries with > 10% ownership
- Treaty Statement signed by Executor
- Certified True Copy of Death Certificate
- Certified True Copy of Will
- Letter of Direction
- Letters of Probate
- Verified I.D. for all Executors and applicable Beneficiaries

NOTE: If the Estate is being handled directly by the executor then photo ID is required before any information will be released, and a photocopy must be taken and kept on file. If the estate is being handled by a solicitor, a letter must be obtained from the executor stating that a solicitor has been appointed and retained to handle the estate. The letter must specify which solicitor has been retained. If the account is a joint account with "RIGHTS OF SURVIVORSHIP", only a certified true copy of the death certificate and a new account information form for the survivor is required. All of the assets can then be transferred to the survivor.

Estate accounts (Quebec)

- Certified True Copy of Death Certificate
- Certified True Copy of Last Will
- Certificate of Research from "Barreau du Quebec"
- Certificate of Research from "Chambre des Notaires du Quebec" (Chamber of Notaries)
- Letter of Direction from the Liquidator(s)
- Supplemental for Liquidator(s)
- Verified I.D.

Trading authorization or full authority form

- Supplemental Account Profile (MS-106) for each party authorized
- Disclosure of relationship to account holder
- Verified I.D. of each party being authorized

Special situations section

- A PEP disclosure (MS-111) is required where an individual associated with the account (owner/trading authority etc.) answers "Yes" to the PEP question on the New Account Application Form or Supplemental Account Profile (MS-106)
- A U.S. Citizenship declaration requires a Waiver of Client Confidentiality (TX-100), W-9 form and Social Security number
- All registered plan forms must be originals or the Trustee will reject the account
- Required documentation may differ for residents of Quebec
- Grants may be available for RESPs, please speak to an Investment Representative

Valid government issued ID includes:

- Passport
- Driver's licence (QC only if client volunteers it). For all residents, please photocopy both front and back. Saskatchewan and Manitoba residents, please provide a photocopy of both the certificate and photo portions, as well as your insurance certificate.
- Permanent resident card
- Provincial ID card
- Provincial health insurance card (ON, MB, PEI not allowed by law, QC only if client volunteers it)
- Birth certificate (for applicants under the age of 21)
- Canadian citizenship card
- Canadian Forces ID card
- Certificate of Indian Status

Verification of I.D.

- Completed attestation plus cleared cheque.
- Completed attestation plus bank account verification.
- Completed attestation plus credit check/eID Verifier.
- Credit check/eID Verifier plus cleared cheque.
- Credit check/eID Verifier plus bank account verification.
- Credit check/eID Verifier plus screenshot of online bank account.