



DEPOSIT CERTIFICATE

Reference No.	
Folio	Account No.
Date (YY-MM-DD)	

In favour of Desjardins Trust Inc. on behalf of:

To be retained until the account is closed or a new certificate or agreement is issued.

000010

Amount of deposit (YYYY-MM-DD)	Issued on (YY-MM-DD)	Interest rate per year	Maturing on (YY-MM-DD)
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Additional information

Info L1-L4...

Language of choice / *Choix de langue*

I acknowledge that I was provided with the French version of this investment agreement and I expressly request to enter into this contract in the English language. I also expressly request that the documents relating to this contract be drawn up exclusively in English. *Je reconnais que la version française de cette convention de placement m'a été remise et je demande expressément de conclure ce contrat dans la langue anglaise. Je demande également expressément à ce que les documents se rattachant à ce contrat soient rédigés exclusivement en anglais.*

This is a deposit of money within the meaning of the Deposit Institutions and Deposit Protection Act. This deposit shall be redeemed in Canadian dollars. This certificate is issued by the Caisse subject to the terms and conditions written on both sides of this form. The terms and conditions governing this certificate constitute essential conditions under which the Caisse has agreed to issue it.

(2-1-000010)

TERMS AND CONDITIONS GOVERNING THIS

- 1- Unless the member notifies the Caisse within ten working days of the receipt or delivery of this certificate:
 - i. that the information shown on the certificate is not compatible with his/her request, the information shall be deemed to constitute the member's instructions with regard to the deposit requested;
 - ii. that he/she does not accept the conditions applicable to this certificate, the member shall be deemed to have accepted them.
- 2- This certificate is subject to the provisions of the Application Form for a RRIF administered by Desjardins Trust Inc. that the member has already signed with the Caisse.

TERMS AND CONDITIONS GOVERNING THE PRINCIPAL AND WITHDRAWALS

- 3- This deposit may neither be negotiated nor transferred.
- 4- This deposit may be hypothecated or given as security only in favour of the issuing Caisse.
- 5- The principal of this deposit is guaranteed by the Caisse.
- 6- The member may make periodic withdrawals and lump-sum withdrawals at any time, as per the terms and conditions governing the Plan. The Caisse undertakes to make periodic withdrawals as stated in the RRIF agreement signed with the member, as may be modified from time to time.
- 7- Any withdrawal is subject to income tax deductions in accordance with the regulations in force at the time of withdrawal. The Caisse shall transfer the amount of withdrawals agreed upon, whether periodic or lump-sum, from the RRIF TS account to the RRIF RS account. Once the income tax deductions have been made, the net amount will be deposited to the account identified by the member.

TERMS AND CONDITIONS GOVERNING THE INTEREST

- 8- The interest on the deposit shall be calculated on the end-of-day balance at the rate set above, compounded annually and paid at maturity to the RRIF TS account.
- 9- Whenever periodic withdrawals are agreed upon, an interest rate equivalent to the above-stated annual interest rate, based on the frequency of periodic withdrawals, shall be used for the purpose of interest calculation, which is carried out on the end-of-day balance. The interest shall be credited according to the same withdrawal frequency as that of the periodic withdrawals from the RRIF TS account.

REDEMPTION OR TRANSFER IN THE EVENT OF DEATH

- 10- Subject to the relevant rules of a registered plan, should the member die, the liquidator may, at its option, request the Caisse to :
 - fully redeem the deposit prior to maturity, including accrued interest; or
 - transfer the entire deposit to one or more heirs. In this case, the existing terms and conditions shall remain in effect.The liquidator may exercise its option only once. If this deposit is in the name of more than one member, such option must be exercised by the liquidator in conjunction with the other members.

TERMS AND CONDITIONS GOVERNING PROCESSING AT MATURITY

- 11- Unless a notice to the contrary was received by the Caisse no later than the tenth day following the maturity date, the conditions governing this deposit shall be renewed retroactively to that date and then similarly upon each new maturity date. If applicable, the latest terms and conditions specified by in the RRIF agreement entered into with the member shall continue to apply to the RRIF TS account. The sum deposited shall however bear interest as of each renewal, at the rate applicable to similar term deposits made on that date.

GENERAL INFORMATION

Notice of disclosure of incentive payment of your advisor

In addition to the salary your advisor receives, he or she may also receive an incentive payment in the form of a bonus after recommending or selling you products distributed by Desjardins Group, a common practice in the industry. Bonus programs are based on various criteria, and the products recommended or sold to you could provide a financial advantage to your advisor. The Caisse and your advisor have an obligation to ensure that the recommendations made to you and any transactions you engage in are appropriate for you.