



Systematic plans instruction form

To update systematics on non-registered and registered accounts (including PACs, SWPs, DRIPs & Automatic Rebalancing Service). This form can also be used to open non-registered accounts. Please complete applicable sections and client/advisor signature are required in section 9.

1. Account information

New Account (Non Registered Investment Account) Existing Account Account Number:

(The Mackenzie Tax Residency Confirmation (Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS)) Form, completed by authorized agent for your Dealer, must accompany this application for Non-Registered accounts.)

Planholder information (please print)

<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Company	<input type="text"/>	Last Name	Home Telephone	Language preference: <input type="checkbox"/> English <input type="checkbox"/> French
	<input type="text"/>	First Name	Business Telephone	Social Insurance Number
<input type="text"/>		Corporate/Trust Name (if applicable)	Business No.	Birth Date (DD MMM YYYY)
<input type="text"/>		Address	Apt. No.	E-mail Address
<input type="text"/>		Address	Postal Code	Nature of principal business or occupation
<input type="text"/>		City	Province	

Joint planholder information

Joint Tenants Rights of Survivorship* (Not applicable to Quebec residents) Tenants in Common

*Joint Accounts All Joint Tenants to sign (default) Any Joint Tenants to sign

<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Company	<input type="text"/>	Last Name	Home Telephone	Social Insurance Number
	<input type="text"/>	First Name	Business Telephone	Birth Date (DD MMM YYYY)
<input type="text"/>		Address	Apt. No.	E-mail Address
<input type="text"/>		Address	Postal Code	
<input type="text"/>		City	Province	

In Trust for beneficiary information

In Trust for

In Trust for Last Name and First Name

<input type="text"/>	Address	In Trust For
		Social Insurance Number
		Birth Date (DD MMM YYYY)

2. Pre-authorized chequing options (PAC)

Please complete this section if you intend to have either a one-time or recurring Pre-Authorized Chequing (PAC) purchase. Please note banking information in section 8 and client signature in section 9 is required.

2.1: Pre-authorized chequing (PAC) options

- One-Time Purchase on DD/MM/YYYY for \$ _____.
If this document is received in good order after this date, the purchase will occur on the next available trade date.
- Recurring PAC starting on DD/MM/YYYY for \$ _____ per run date.
If this document is received in good order after this date, the first PAC will occur on the next scheduled run date.

2.2: Frequency for recurring PACS

Process my PAC purchase: Weekly Monthly Quarterly Annually
 Bi-Weekly¹ Semi-Monthly² Bi-Monthly³ Semi-Annually⁴
¹Once every 14 days ²Only on/around 15th and end of month ³Every other month ⁴Every six months

Protect PAC against inflation by an annual increment of % or \$
 starting from DD / MM / YYYY .

2.3: Fund directions

Fund code	Fund name	Recurring PAC		One time PAC	
		Amount (\$ or %)	Sales commission* %	Amount (\$ or %)	Sales commission* %
		\$	%	\$	%
		\$	%	\$	%
		\$	%	\$	%
		\$	%	\$	%
		\$	%	\$	%
Total		\$	100%	\$	100%

*More information is contained in the funds' Fund Facts

I/We hereby authorize and request Mackenzie Financial Corporation to draw on my/our account at the Bank named below in Section 7, whether the account continues to be maintained at the named branch or is transferred to another branch of the Bank. I/We acknowledge that I/We have read and agree to be bound by the Pre-Authorized Chequing (Pre-Authorized Debit) Terms and Conditions attached to this application. See PAC Terms and Conditions at end of form.

3. Systematic payment options (for non-registered accounts or registered income plans)

Please complete this section if you intend to setup a systematic automatic withdrawal from your account. Please note banking information in section 8 and client signature in section 9 is required.

3.1: Systematic Withdrawal Plan (SWP) options

Systematic withdrawal starting on DD / MM / YYYY for amount of \$

or
 Systematic withdrawal based on my registered income plan minimum or maximum annual payment to start on DD / MM / YYYY. Please note you may only select % allocation on table 3.3 with this selection

If this document is received in good order after this date, the first SWP will occur on the next scheduled run date.

For RIFs, LIFs, RLIFs, PRIFs and LRIFs my annual payment may not be less than the minimum amount, and for LIF, RLIF and LRIFs my annual payment may not exceed the maximum amount permitted by law.

- Minimum Annual Payment
- Maximum Annual Payment (for Quebec LIF holder: The Maximum option is only available for clients under 55 years of age.)
- Other: \$ or % (*Percentage payouts will be the full percentage amount indicated and will be based on the previous year end market value, or account opening value if within the current year. Payments starting in the current year will be the full percentage requested divided across the remaining number of payments for the year. Subsequent years will be based on the previous year end market value split evenly across the scheduled payments based on the frequency chosen.)
- Special withholding tax (must be at least the prescribed rate) %

For a Systematic Withdrawal on an Investment Account 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 in excess of distributions and net capital appreciation will eventually exhaust my original capital.

3.2: Frequency options

Weekly Monthly Quarterly Annually
 Bi-Weekly¹ Semi-Monthly² Bi-Monthly³ Semi-Annually⁴
¹Once every 14 days ²Only 15th and end of month ³Every other month ⁴Every six months

3.3: Fund directions

Fund code	Fund name	Amount (\$ or %)
		\$ %
		\$ %
		\$ %
		\$ %
		\$ %
Total		\$ 100%

3.4: Distribution options

Please complete this table to establish or modify your distributions on your funds.

Fund code	Distribution option		For distribution reinvestment only	
			Target fund code	Target account (leave blank if same)
	<input type="checkbox"/> cash	<input type="checkbox"/> reinvest		
	<input type="checkbox"/> cash	<input type="checkbox"/> reinvest		
	<input type="checkbox"/> cash	<input type="checkbox"/> reinvest		

4. 10% Free automatic switch

Please complete this section if you intend to set up an automatic 10% Free switches in your account. 10% free units from the source back-end fund will be switched into a target front end fund/account. Please note client signature is required in section 9.

4.1: 10% Free options

10% Free running annually on DD/MM/YYYY. Then complete table 4.2 below.

If this document is received in good order after this date, the switch will occur on the next available trade date.

I understand that my dealer may 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' Fund Facts.

4.2: Fund directions

Source fund code	Source fund name	Target fund code	Target fund name

5. Systematic Transfer Plan (STEP)

Please complete this section if you intend to set up a Systematic Transfer Plan (STEP). Please note client signature is required in section 9.

5.1: Systematic Transfer Plan (STEP) options

Systematics Transfer Plan starting on DD/MM/YYYY.

If this document is received in good order after this date, the purchase will occur on the next available trade date.

5.2: Frequency options

- Weekly
 Monthly
 Quarterly
 Annually
 Bi-Weekly¹
 Semi-Monthly²
 Bi-Monthly³
 Semi-Annually⁴
¹Once every 14 days ²Only 15th and end of month ³Every other month ⁴Every six months

5.3: Fund directions

Source fund code	Source fund name	Target fund code	Target fund name	Target account	Amount (\$)	Exchange fee 0-2%
					\$	
					\$	
					\$	
					\$	
					\$	

6. Dollar Cost Average (DCA)

Please complete this section if you intend to use our Dollar Cost Averaging (DCA) program or setting up a Automatic Rebalancing Service. Please note client signature is required in section 9.

6.1: Dollar Cost Average options

Selected funds will be switched into the asset mix indicated in table 6.3 in installments based on the duration indicated below. Switch amounts will be set equally for each run date ensuring the target fund is fully depleted once the plan ends.

Dollar Cost Average (DCA) total amount \$ _____ below starting on DD/MM/YYYY from funds below.

Assets from Money Market Fund (check fund code below)

- | | |
|---|--|
| <input type="checkbox"/> 582* MFC Canadian Money Market Fund FE | <input type="checkbox"/> 4879* MFC Canadian Money Market Fund FE (FB Series) |
| <input type="checkbox"/> 307* MFC Canadian Money Market Fund BE | <input type="checkbox"/> 6134** MFC Canadian Money Market Fund FE (PW Series) |
| <input type="checkbox"/> 7013* MFC Canadian Money Market Fund LL2 | <input type="checkbox"/> 6828** MFC Canadian Money Market Fund FE (PWFB Series) |
| <input type="checkbox"/> 3188* MFC Canadian Money Market Fund LL3 | <input type="checkbox"/> 6060** MFC Canadian Money Market Fund FE (PWX Series) |
| <input type="checkbox"/> 2823* MFC Canadian Money Market Fund FE (F Series) | <input type="checkbox"/> 2922 TFSA High Interest Cash Builder Fund (TFSA account only) |

6.2: Frequency options

- To end 3 Months 9 Months 6 Months 12 Months
- Frequency Weekly Bi-Weekly Monthly
Once every 14 days

6.3: Fund directions

Fund code	Fund name	DCA allocation (%)
Total		100%

7. Automatic Rebalancing Service program

Please complete this section if you intend to set up a Automatic Rebalancing Service. Please note client signature is required in section 9.

7.1: Automatic Rebalancing Service options

The asset mix in table 7.2 represents the long-term target allocation that will be applied to the Mackenzie Automatic Rebalancing Service assets in the account.

For NEW accounts, the initial purchase will be:

- Into the funds in table 7.2
- Into the Mackenzie Canadian Money Market fund Series GP (all account types except Mackenzie administered RDSP accounts) and then allocated to the funds in table 7.2

Rebalancing

Rebalancing will be completed based on the frequency and range selected below. **Frequency:** Please select one:

- Monthly Quarterly Semi-Annual Annual

Range %: Please select one:

- 2.0 3.0 4.0 5.0 6.0 7.0 8.0 9.0 10.0
 2.5 3.5 4.5 5.5 6.5 7.5 8.5 9.5

First Rebalance Date: (First rebalance must occur after initial trades have settled): DD / MM / YYYY

7.2: Fund directions

Fund code	Fund name	Rebalancing or Automatic Rebalancing Service allocation (%)
Total		100%

8. Banking

Please complete for Pre-Authorized Chequing Plans, Distributions and Systematic Withdrawal Plans.
ATTACH PRE-PRINTED VOID CHEQUE (Alternatively withdrawals may be paid via cheque)

Use banking info on file

8.1: Banking information

ATTACH PRE-PRINTED VOID CHEQUE (Alternatively withdrawals may be paid via cheque)

Bank Account Holder Name

Joint Bank Account Holder Name

Bank Account Holder Signature
(required for pre-authorized chequing)

Joint Bank Account Holder Signature

8.2: Mailing information

Mail cheque to my address on file

Mail cheque to alternative address:

Address

Apt. No.

Address

Postal Code

City

Province

9. Authorizing signatures

Client and Dealer must sign below to complete this form.

The parties have executed this Agreement intending to be bound by its terms.

Client Signature: _____

Date: _____

DD / MM / YYYY

Joint Applicant Signature (if applicable): _____

Date: _____

DD / MM / YYYY

Dealer authorization/advisor information

Dealer Number: _____

Dealer Name: _____

Advisor Number: _____

Advisor Name: _____

Dealer Account Number: _____

Dealer/Advisor Signature: _____

Date: _____

DD / MM / YYYY

TERMS AND CONDITIONS

Run Dates

- If scheduled run date does not land on a business day, transaction will run at closest business date.

PAC/PAD

- a) **By signing this agreement, you hereby waive any confirmation and pre-notification requirements as specified by section 17 of the Canadian Payments Association Rule H1 with regards to pre-authorized debit (PADs).**
- b) You authorize Mackenzie Financial Corporation (Mackenzie) to debit the bank account(s) provided for the amount(s) and in the frequencies instructed.
- c) If this is for your own personal investment, your debit will be considered a Personal PAD by the Canadian Payments Association (CPA) definition. If this is for business purposes, it will be considered a Business PAD. Monies transferred between CPA members will be considered a Funds Transfer PAD.
- d) If this is for a one-time PAD agreement, only a single one-time PAD is permitted. Your authority is to remain in effect until the one-time PAD is completed, at which time this PAD agreement for the one-time request will automatically terminate.
- e) You acknowledge that for a one-time PAD, the Payor's PAD is no longer valid once the payment has been fulfilled. Any subsequent PAD request requires a newly authorized Payor's PAD agreement.
- f) You have certain recourse rights if any debit does not comply with this PAD agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD agreement. To obtain more information on your recourse rights, you may contact your financial institution or visit www.payments.ca.
- g) You confirm that all persons whose signatures are required to authorize transactions in the bank account(s) provided have signed this agreement.
- h) You may change these instructions or cancel this plan at any time, provided that Mackenzie receives at least 10 (ten) business days' notice by phone or by mail. You can also obtain further information regarding the Mackenzie's practices related to personal information, privacy, and information security. Contact information for Mackenzie can be found within the form. To obtain a copy of a cancellation form or for more information regarding your right to cancel a pre-authorized debit agreement, please consult with your financial institution or visit the Canadian Payments Association website at www.payments.ca. You agree to release the financial institution of all liability if the revocation is not respected, except in the case of gross negligence by the financial institution.
- i) Mackenzie may cease issuing your PAD agreement in accordance with Rule H1.
- j) Mackenzie is authorized to accept changes to this agreement from your registered dealer or your financial advisor in accordance with the policies of that company, in accordance with the disclosure and authorization requirements of the CPA.
- k) You agree that the information in this form will be shared with the financial institution, insofar as the disclosure of this information is directly related to and necessary for the proper application of the rules applicable for pre-authorized debits.
- l) You acknowledge and agree that you are fully liable for any charges incurred if the debits cannot be made due to insufficient funds or any other reason for which you may be held accountable.
- m) **For Quebec clients only/Pour les clients et clientes du Québec seulement:** *You acknowledge to have received the French version of this PAD agreement and that you have chosen to complete the English version of this document and requested that all related current and future documents be provided in English. Vous reconnaissez avoir reçu la version française de la présente entente de DPA, avoir choisi de remplir la version anglaise du document et avoir demandé à ce que tous les documents connexes actuels et futurs vous soient fournis en anglais.*

Revised: December 2023

DCA

For DCA, please make regular switches or withdrawals from the Starting Fund specified in Table 6.3, to units of Mackenzie mutual funds indicated above ("Fund Direction"), in the percentages shown. Please note that switches under Mackenzie DCA Service must be within the same purchase option (FE to FE, BE to BE). The switch or withdrawal amounts are pro-rated systematic switches or withdrawals from the Starting Fund to the Target Fund(s). Where the selected switch or withdrawal date is not a business day, the switch will be moved to the next eligible business day. At the end of the DCA Service any distributions or interest paid on the Starting Fund will be moved to the Target Fund in Table 5.3 with the lowest fund code number. You can terminate a DCA program at any time before a scheduled switch date, as long as we receive at least three (3) business days' notice, or by switching all of the applicable securities out of the Starting Fund.

Automatic Rebalancing Service

Client Authorization:

I (we) hereby agree to participate in the Mackenzie Automatic Rebalancing Service as described in the simplified prospectus of Mackenzie Canadian Money Market Fund or the Simplified Prospectus of other Mackenzie funds. I (we) hereby authorize Mackenzie Investments to automatically rebalance my (our) account based on the rebalancing range and frequency stated above by exchanging investments to return to my (our) target fund allocation if one or more fund holding(s) vary by more than the selected rebalancing range. I (we) acknowledge that other than an initial rebalancing from Mackenzie Canadian Money Market Fund, rebalancing will be carried out in accordance with the section below. I (we) understand that there may be tax implications for these transactions in non-registered accounts. The Mackenzie Automatic Rebalancing Service will continue unless Mackenzie Investments receives instructions from me (us) to suspend or discontinue the service. If 100% of one or more target funds within my target allocation are redeemed or exchanged/transferred from the target fund allocation without providing Mackenzie Investments with new standing instructions through my financial advisor, at the next scheduled rebalance, the remaining funds in my current target mix will be proportionately reallocated across those funds, including the fund(s) that were redeemed or exchanged/transferred out. Mackenzie Automatic Rebalancing Service is described in the simplified prospectus of each fund eligible for participation in it and that description, as may be amended from time to time, is incorporated herein by reference.

Rebalancing

Mackenzie Investments will monitor your portfolio at the frequency selected by you and set forth in this agreement. Your portfolio holdings will be rebalanced on each "Rebalance Date" (based on the frequency you selected) when the weightings attributable to any asset class on the Rebalance Date differ by an amount equal to or greater than the rebalancing range selected by you and set forth in the agreement. We will exchange holdings within your account by buying or redeeming, on your behalf, funds the current weightings of which deviate the greatest from their target weightings to ensure the fewest number of trades occur and only to the extent necessary to ensure that none of the actual weightings differ from the target weighting by more than the rebalancing band. No new funds will be substituted in your portfolio without specific instructions from you and your Advisor. You may, from time to time, instruct us to rebalance your portfolio outside of the frequency set forth in this agreement. In those cases we will rebalance your portfolio based on the parameters, other than rebalancing frequency, set forth in this agreement. You will not be advised prior to the execution of the trades required to effect any rebalancing and you and your Advisor hereby authorize Mackenzie Investments to make those trades.

Any changes to your Mackenzie Automatic Rebalancing Service must be submitted to Mackenzie Investments through the Mackenzie Automatic Rebalancing Service Client Agreement Amendment Form.

General

1. You may stop participation in Mackenzie Automatic Rebalancing Service at any time by providing us with written notice. To restart your participation, you must submit a new Mackenzie Automatic Rebalancing Service Client Agreement Form.
2. You may change the instructions you have provided us at any time by providing us with new instructions in an "Amendment to the Mackenzie Automatic Rebalancing Service Client Agreement Form."
3. Mackenzie Investments will have no liability for your investment and rebalancing decisions. You should discuss these matters thoroughly with your financial advisor. Mackenzie Investments makes no warranty as to the performance of any fund or portfolio. By signing this agreement, you agree to bear all of the risks associated with your investment and acknowledge that your financial advisor has explained to you all of the risks associated with each investment, portfolio investing generally and asset allocation programs.
4. Mackenzie Investments may terminate this agreement at any time by providing written notice to you.
5. If any provision of this agreement shall be held to be invalid, illegal or unenforceable, the remaining provisions shall not in any way be affected or impacted.
6. This agreement shall be governed by the laws of the Province of Ontario.

PRIVACY PROTECTION NOTICE

Mackenzie Financial Corporation (referred to in this Notice as "we", "us", "our", and "Mackenzie") has always been committed to protecting the privacy of personal information that we collect and maintain in the course of carrying on our business. This Notice describes how we collect, hold, use, and disclose your personal information. Please read this Notice and contact us through any of the means listed at the end of the document if you have any questions. Members of the Mackenzie Group of Companies include any affiliates or successor companies of Mackenzie whose business relates to a purpose identified in this Notice. In this Notice, your "Dealer" refers to an individual or entity acting or representing that it acts in connection with your investments as your investment advisor, broker, or dealer, or on behalf of your investment advisor, broker, or dealer. By applying for one of our products or services, you acknowledge and agree that your Dealer is your agent and 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 your Dealer on your behalf. We are under no obligation to verify that your Dealer is properly authorized to act as your agent or is otherwise authorized to act on your behalf.

1. Client Record and Personal Information: We hold the personal information we collect about you (and your spouse and/or beneficiary as applicable) for the purposes identified in this Notice in a record called the "client record". Depending on the investment or service you request, the personal information in your client record may include your name, address, telephone number, social insurance number ("SIN"), birth date, account holdings, and the name, address, and SIN of your spouse and/or beneficiary among other information. For example, if you have established a pre-authorized payment plan, your financial institution account number is also held in your client record. Where you provide personal information about another individual, you represent to us that you are authorized to disclose such information to us.
2. Providing Your Personal Information to us: When you or your Dealer 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/or beneficiary, in order to: A. make an investment; B. provide instructions about an investment you have 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 discloses it for the purposes identified in this 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 in paragraph 4 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 Dealer with account statements, transaction confirmations, tax receipts, financial statements, proxy mailings, registered plan notices, and other information which you or your Dealer may request as needed to service your account; E. verifying information previously given by you with any other organization when necessary for the purposes provided in this Notice; F. processing pre-authorized debit transactions; G. collecting a debt owed to Mackenzie; H. engaging in the financing or sale of all or part of our businesses, reorganizing our businesses, and obtaining and submitting insurance claims; and I. meeting legal and regulatory requirements.

4. Third Parties: A. Mackenzie may collect your personal information for the purposes identified in this Notice from third parties such as your Dealer, other companies in the Mackenzie Group of Companies, 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 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 and is protected to the same degree as it is when in our possession. We may use service providers located outside of Canada, and where we do, personal information may be disclosed in accordance with the laws of the jurisdiction in which the service provider is located, including to the government in that jurisdiction and its agencies. C. Mackenzie may disclose your personal information to third parties where permitted or 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 Notice to third parties such as your Dealer, third party service providers, data processing firms, other companies in the Mackenzie Group of Companies, other financial institutions and mutual fund companies, and group plan administrators. 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. Your decision to withdraw consent may prevent Mackenzie from providing or continuing to provide products and services to you because the disclosure to third parties is a necessary part of making the product or service available to you.
5. Using Your SIN: By law, Mackenzie is required to use your SIN when submitting tax reports to the Canada Revenue Agency. We may use your SIN as an identifier for reasons such as consolidating your holdings so that fees associated with your account are reduced or are not charged more than once, or that your mailings are delivered in one envelope or are not duplicated. Also, we may share your SIN as a unique identifier for the purposes identified in this Notice to third parties such as your Dealer, group plan sponsor, and third party service providers. If you have any questions or concerns about the use of your SIN please contact us.
6. Location of Your Client Record: Your client record is kept in electronic, microfilm, or paper format primarily in Toronto, but it may also be kept in other Canadian locations. To request access to your client record, please contact us.
7. Changes to Your Personal Information: Please inform Mackenzie promptly of any change in the personal information that you have provided.
8. Right to Access and Rectify Personal Information: You are entitled to access, through a written request, the personal information contained in your client record, subject to limited exceptions set out in law. You may verify this personal information and request that any inaccurate information be corrected. To access and correct your personal information, please contact us.
9. Resolving Your

Questions and Concerns: If your concerns about access to and/or the correction of your personal information have not been resolved to your satisfaction, or if you have any questions or other concerns about our management of your personal information, you can contact the Privacy Compliance Officer, Mackenzie Financial Corporation, 180 Queen Street West, Toronto, Ontario, M5V 3K1. You may also send an email to privacy@mackenzieinvestments.com. If after contacting the Privacy Compliance Officer your question or concern has not been resolved, we can direct you to the appropriate federal or provincial Privacy Commissioner.

Mackenzie Client Relations:
Telephone: 1-800-387-0614
E-mail: service@mackenzieinvestments.com

Revised: January 2012