

ACCOUNT CHANGE FORM

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Client Name _____

Joint Client Name (if applicable) _____

Social Insurance Number(s) _____

SUBSEQUENT PURCHASES

(Please Pick One)
Default = DSC

(OPEN, RSP, ITF...) ACCT. TYPE	ACCOUNT #	FUND CO. CODE	FUND #	FUND NAME	AMOUNT	DSC	FE	WIRE #
					\$ _____	_____	_____%	_____
					\$ _____	_____	_____%	_____
					\$ _____	_____	_____%	_____
					\$ _____	_____	_____%	_____
					\$ _____	_____	_____%	_____

SWITCHES (within the same fund family)

FROM

TO

ACCOUNT #	AMOUNT	FUND CO. CODE	FUND #	FUND NAME	FUND #	FUND NAME	FEE	WIRE #
	\$ _____						_____%	_____
	\$ _____						_____%	_____
	\$ _____						_____%	_____
	\$ _____						_____%	_____
	\$ _____						_____%	_____

REDEMPTIONS

ACCOUNT #	FUND CO. CODE	FUND #	FUND NAME	AMOUNT	OR	UNITS	WIRE #
				\$ _____			
				\$ _____			
				\$ _____			
				\$ _____			
				\$ _____			
				\$ _____			

SPECIAL INSTRUCTIONS

- Deposit to my bank account, VOID cheque is attached.
- Mail to my home address.
- ICS cheque c/o _____
- Other _____

PAC/SWP CHANGES

Fund Company Name _____ Account # _____

- PAC
- SWP

- Change banking instructions, void cheque is attached
- Terminate PAC, Effective _____
- Other _____

DEALER INFORMATION

INDEPENDENT PLANNING GROUP INC.

Dealer Code _____ Rep Code _____ Dealer Name _____ Representative Name _____

CLIENT AUTHORIZATION

I have read and agree to all of the disclosures on the reverse side of this form. I acknowledge receipt of the simplified prospectus for any funds purchased through IPG.

X _____
SIGNATURE OF CLIENT

X _____
SIGNATURE OF JOINT CLIENT

Date Signed _____

This Area is for Head Office or Branch Office Use Only.



GENERAL DISCLOSURE STATEMENT

This statement shall confirm that I have been fully informed regarding the purchase of professionally managed investment funds through Independent Planning Group Inc (IPG) as follows. I understand that:

- 1) A purchase fee as a percentage of the gross investment amount, may be deducted by the fund management company, part of which will be paid to my financial advisor. If there is no initial purchase fee, an early redemption fee may be involved (deferred sales charge). This redemption fee reduces annually, so that after a specified period there will be no fees payable upon redemption.
- 2) Professionally managed investment funds are to be considered a long-term investment and market values will fluctuate.
- 3) Past performance of an investment fund is not necessarily an indication of future performance and therefore rates of return cannot be guaranteed in any way.
- 4) If I have purchased a Labour-Sponsored Investment Fund, Linked-Note, Hedge Fund or Limited Partnership, I understand that some of these investments may be highly speculative in nature and may only be appropriate for investors who are prepared to leave their money invested for a long period of time. The investor should have the capacity to absorb a loss of some or all of their investment. I am aware that these investments may not be classified as mutual funds and some of the rules designed to protect investors who purchase traditional mutual funds do not apply to these types of investments.
- 5) My financial advisor is acting on behalf of IPG for the sole purpose of mutual fund investments and I acknowledge that my advisor may conduct other business activities such as insurance sales, financial planning, tax planning or preparation or pension consulting with a separate firm. IPG does not supervise the other business activities and assumes no responsibility for any such activity. I agree to hold harmless and indemnify Independent Planning Group Inc. of any liabilities or losses that may be associated with non-mutual fund assets.

LEVERAGING DISCLOSURE

If I have borrowed funds to purchase any investment, I have borrowed on my own accord and realize the risks associated with borrowing to invest. I hold IPG and its duly licensed representatives harmless of any losses whatsoever.

Mutual fund units and other securities may be purchased using available monies, or a combination of cash and borrowed money. If cash is used to pay for the purchase in full, the percentage gain or loss will equal the percentage increase or decrease in the value of the securities. The purchase of securities using borrowed money magnifies the gain or loss on the amount invested.

This effect is called leveraging. For example, if \$100,000 of mutual fund units are purchased and paid for with \$25,000 from available cash and \$75,000 from borrowings and the value of the fund units declines by 10% to \$90,000, your equity interest (the difference between the value of the securities and the amount borrowed) has declined by 40%, i.e. from \$25,000 to \$15,000.

It is important that an investor proposing to borrow for the purchase of securities be aware that a purchase with borrowed monies involves greater risk than a purchase using cash resources only. To what extent a purchase using borrowed monies involves undue risk is a determination to be made by each purchaser and will vary depending on the circumstances of the purchaser and the securities purchased. It is also important that the investor be aware of the terms of a loan secured by securities. The lender may require that the amount outstanding on the loan not rise above an agreed percentage of the market value of the securities. Should this occur, the borrower must pay down the loan or sell the securities so as to return the loan to the agreed percentage relationship. In our example above, the lender may require that the loan not exceed 75% of the market value of the mutual fund units.

On a decline of value of the units to \$90,000 the borrower must reduce the loan to \$67,500 (75% of \$90,000). If the borrower does not have cash available, the borrower must sell units at a loss to provide money to reduce the loan. Money is, of course, also required to pay interest on the loan. Under these circumstances, investors who use borrowed funds to purchase their investment are advised to have adequate financial resources available both to pay interest and also to reduce the loan if the borrowing arrangements require such a payment.

PRIVACY DISCLOSURE STATEMENT

By signing this form I consent to my personal information being collected, held, used and disclosed by IPG* to any regulatory body or third party financial institution with whom I have an account in the ways and purposes identified in IPG's Privacy Policy. This consent includes information previously collected by IPG as well as historical data obtained from accounts being transferred to IPG. If I have provided information concerning my spouse, family members and/or my beneficiaries, I confirm that I am authorized to provide such information. I am aware that if I do not provide consent, IPG may be required to decline to accept or administer my account or policy. I can access IPG's Privacy Policy by requesting a copy from my advisor or life agent or by going to IPG's website at www.joinipg.com.

* IPG includes: any affiliated representatives, advisors, associates, agents and employees.