

Systematic Transactions Terms and Conditions

Reinvestment Program

If I have authorized and instructed Edward Jones to begin and to continue until further notice from me the reinvestment of distributions (dividends and/or interest payments) on certain securities that are presently held on my behalf at Edward Jones (the "owned securities") into an equity security designated by me (the "reinvestment security") to be purchased as outlined below, I accept the terms of the reinvestment program that are set forth below:

1. Only those securities on Edward Jones' list of approved reinvestment securities are eligible for participation in this service.
2. Distributions received on the owned security will be reinvested into shares of the reinvestment security.
3. Edward Jones, acting as my agent, will purchase shares of the reinvestment security in the open market and the price I pay will be the weighted average price, which will include the applicable foreign exchange rate paid by Edward Jones in any such market transaction or transactions.
4. Subsequent to my initial authorization, I may orally authorize Edward Jones, by communication with my Edward Jones advisor or other authorized representative of Edward Jones, to designate additional equity securities for reinvestment or to discontinue reinvestment on any equity security.
5. Reinvestment purchases will be made in advance of the distribution payment date of an owned security so that the settlement of the purchase will coincide with the distribution date of the owned security. The reinvestment security will be credited to my account on the distribution payment date. In the event the distribution payment amount on the owned security is not known in advance of the distribution payment date, the purchase and reinvestment will be made as soon thereafter as the amount of the distribution payment can be calculated with certainty, including currency conversion and withholdings, when necessary. When any purchase involves a foreign exchange transaction, the exchange rate applied will be the exchange rate received at the time the transaction is completed.
6. A transaction fee of 2% of the distribution amount will be charged and deducted by Edward Jones from the distribution funds used to acquire the reinvestment security. (For example, if a distribution is \$30.00, the fee will be \$0.60 ($\$30.00 \times 2\% = \0.60) and will be deducted from the \$30.00 distribution. The remaining \$29.40 will be used to acquire shares of the reinvestment security.) Edward Jones reserves the right to modify such fee from time to time and will notify clients at least 30 days in advance of any such modification.
7. I will receive no immediate confirmation of the above reinvestment transactions, and information concerning such transactions will appear on the client statement I will receive from Edward Jones. Such information will include the date of the reinvestment transaction, the amount and cost of the reinvestment security purchased on my behalf, the fee charged and the amount of the reinvestment security currently held in my account. The time and other details of any reinvestment transactions will be provided to me by Edward Jones if such information is requested in writing.
8. Whole and fractional shares will be purchased under this service. If, after discontinuing participation, I request that shares be sold, transferred or delivered to me, any fractional shares remaining will be sold at the same price at which my whole shares were sold or at the adjusted closing price of the whole shares that were transferred. If the whole shares were previously delivered and the share balance in my account falls below one share, Edward Jones may liquidate the fractional share at the prevailing market price.
9. Edward Jones will at all times act as my agent in connection with the reinvestment transactions.
10. I may cancel my participation at any time by expressing my desire and intention to do so either in writing, by telephone or orally to my Edward Jones advisor or other authorized representative of Edward Jones.
11. Edward Jones, in its sole discretion, may choose to terminate this arrangement or may discontinue this service at any time.

Periodic Transactions Program – Dollar Cost Averaging

If I have authorized and instructed Edward Jones to begin and to continue until further notice from me the monthly purchases of the securities indicated by me, I accept the terms of the program that are set forth below:

1. Only those securities on Edward Jones' list of approved Dollar Cost Averaging (DCA) stocks are eligible for DCA. The minimum for each stock purchase is \$100.00 per month for 12 months on Canadian and U.S. dollar denominated accounts.
2. Transactions will be executed once each month on a date determined by Edward Jones. The transactions will settle on the same date each month. If the settlement date is not a business day (when the securities markets are open), then the transactions will settle on the next business day.
3. I must have a signed authorization on file to electronically transfer funds from my bank account to Edward Jones before the settlement date. I understand my account may also be funded by cheque or cash transfer. Funds must be in the account five (5) business days prior to trade date. If the funds are not available or are insufficient to cover the purchase, the purchase will not be made by Edward Jones.
4. A transaction fee of 2% of the amount to be invested, or a minimum of \$5.00 on Canadian and U.S. dollar denominated accounts, will be charged and deducted by Edward Jones from the funds used to acquire each security. (For example, if the investment amount is \$500.00, the fee will be \$10.00 ($\$500.00 \times 2\% = \10.00) and will be deducted from the \$500.00. The remaining \$490.00 will be used to purchase shares in the specified security.) Edward Jones reserves the right to modify such fees from time to time and will notify me at least 30 days in advance of any such fee modification.
5. Edward Jones, acting as the agent, will purchase shares of the security in the open market and the price paid by me will be the price paid by Edward Jones. In the event Edward Jones receives more than one execution price on a purchase, the price paid by me will be the weighted average price paid by Edward Jones. When any purchase involves a foreign exchange transaction, the exchange rate applied will be the exchange rate received at the time the transaction is completed.

6. I will receive no immediate confirmation of the above described transactions, and information concerning such transactions will appear on the client statement issued by Edward Jones. Such information will include the date of the investment transaction(s), the amount and cost of the security purchased on my behalf, the fee charged and the quantity of the security purchased. The time and other details of any transaction will be provided to me upon written request.
7. Whole and fractional shares will be purchased under this service. If, after discontinuing participation, I request that shares be sold, transferred or delivered to me, any fractional shares remaining

will be sold at the same price at which my whole shares were sold or at the adjusted closing price of the whole shares that were transferred. If the whole shares were previously delivered and the share balance in my account falls below one share, Edward Jones may liquidate the fractional share at the prevailing market price.

8. I may cancel my participation at any time by expressing my desire and intention to do so either in writing, by telephone or orally to my Edward Jones advisor or other authorized representative of Edward Jones.
9. Edward Jones, in its sole discretion, may choose to terminate this arrangement or may discontinue this service at any time.