

LETTER OF INDEMNITY

TO: **CREDENTIAL SECURITIES INC. (the "Broker")**

AND TO: **COMPUTERSHARE TRUST COMPANY OF CANADA (the "Trustee")**
510 Burrard Street
Vancouver, BC V6C 2B9

MADE BY: _____ (the "**Undersigned**")

IN RESPECT OF: Assets held to the credit of the Undersigned, under Self-Directed RIF Account No. _____ (the "**LIF Account**")

WHEREAS the Undersigned is the annuitant under the above-captioned LIF account; and

WHEREAS the Undersigned understands, acknowledges, and agrees that the funds in the LIF Account are locked-in under the following pension legislation: _____;
and

WHEREAS the Undersigned represents and warrants that the requirements of the above-mentioned pension legislation have been met with respect to withdrawal of locked-in funds due to shortened life expectancy,

NOW THEREFORE, THIS LETTER OF INDEMNITY WITNESSETH that the Undersigned hereby covenants and agrees that the Undersigned will, from time to time and at all times hereafter, indemnify and hold harmless the Trustee and the Broker and their associates and affiliates and each of their respective employees, officers, directors and agents of, and from and against all claims, demands, actions, suits, proceedings, judgments, penalties, interest, liabilities, damages, costs and disbursements (including any legal expenses, on a solicitor and client basis) which are now or may at any time or times hereafter be made, brought or claimed against the Trustee and/or the Broker in respect of or in any way relating to payment by the Trustee and/or the Broker to the Undersigned of the proceeds of the above-captioned LIF Account and against and from any losses, charges and expenses which the Trustee and/or the Broker may sustain or be put to in respect thereof.

THIS LETTER OF INDEMNITY shall be binding on the Undersigned and on the heirs and assigns of the Undersigned. The Undersigned acknowledges that he/she has had the opportunity to obtain independent legal counsel and tax advice with respect to the matters herein.

DATED this _____ day of _____, 20_____.

(Signature of Witness)

(Signature of Undersigned)

(Name of Witness – please print)

(Name of Undersigned - please print)

(Address of Witness)