



Date:

Letter of Indemnity

SCOTIABANK

40 KING STREET WEST
P.O. BOX 4085 STATION 'A'
TORONTO, ON
CANADA M5W 2X6

MADE BY:

{The "Undersigned"}

IN RESPECT OF:

Assets held to the Credit of: (Deceased)

Under Scotia Capital Inc. ("ScotiaMcLeod")

RRIF/RRSP/TFSA Account _____

WHEREAS prior to death on _____, the Deceased was the Annuitant under the above captioned RRSP/RRIF/TFSA account; and

WHEREAS the Undersigned represents and warrants to be the legal beneficiary of the Deceased with respect to the RRSP/RRIF/TFSA and the beneficiary appointed under the RRSP/RRIF.

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 keep indemnified ScotiaMcLeod of, and from and against all actions, suits, claims, costs (including legal cost) and demands which are now or may at any time or times hereafter made, brought or claimed against ScotiaMcLeod in respect of payment by ScotiaMcLeod to the Undersigned of the proceeds of the above mentioned RRSP/RRIF/TFSA and of and from any loss, charges and expenses which ScotiaMcLeod 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.

For Quebec Residents: The undersigned acknowledges that the French and English versions of this agreement were remitted to them. The undersigned expressly requests and agrees to be bound exclusively by the English version of this agreement and that all related documents, including any notices, be drafted in English only. Le soussigné reconnaît que les versions française et anglaise de cette convention lui ont été remises. Le soussigné demande expressément et accepte d'être lié exclusivement par la version anglaise de cette convention et que tous les documents qui s'y rattachent, y compris tous avis, soient rédigés en anglais seulement.

Dated this _____ day of _____ 20_____.

Name of Undersigned

Signature of Undersigned