



APPLICATION FOR MEMBERSHIP

STEWARDS CANADA REGISTERED RETIREMENT SAVINGS PLAN

TO: B2B Trust
130 Adelaide Street, W. Suite #404
Toronto, Ontario M5H 3P5

CONTRACT NUMBER
#8260450

I hereby apply for membership in the Stewards Canada Registered Retirement Savings Plan ("RRSP") and I request that the Plan be registered as a retirement savings plan under the Income Tax Act and, if applicable, the Taxation Act (Quebec). I also appoint Stewards Canada to act as my agent in any dealings with B2B Trust. I acknowledge that I have received and read a copy of the Stewards RRSP provided to me and I understand that the Plan is governed by the provisions contained therein. I understand that in accordance with the Income Tax Act and, if applicable, the Taxation Act (Quebec), income tax may be payable on any benefits paid under the Plan.

PERSONAL DETAILS

Last Name _____ First Name _____ Middle Name _____
Street and Number _____
City _____ Province _____ Postal Code _____
Date of Birth _____ dd/mm/yy Phone Number _____ S.I.N. Number _____

SOURCE OF FUNDS

New Contribution RRSP Transfer 60J Transfer 60L Transfer DPSP Transfer Other
Make cheque payable to Stewards Canada
Contribution Amount _____ Date Received _____

BENEFICIARY DESIGNATION

I hereby revoke any previous designation made by me under the provisions of the Plan and pursuant to the provisions of the Plan hereby designate the following as my beneficiary to receive any interest in the Plan on my death:

Name _____ Relationship _____
Address _____

if living at my death, otherwise my state, reserving the right to revoke this designation.

SPOUSAL PLAN

I hereby designate this RRSP as a Spousal Plan under the provisions of the Income Tax Act with my spouse as the annuitant and beneficiary of such plan.

Spouse's Last Name _____ First Name _____ Middle Name _____
Address _____ City _____ Prov. _____
Postal Code _____ Date of Birth _____ dd/mm/yy S.I.N. Number _____

SIGNATURES

Applicant _____ Date _____
Accepted by: Stewards Canada _____ Date _____
B2B Trust _____ Date _____

STEWARDS CANADA REGISTERED RETIREMENT SAVINGS PLAN

Declaration of Trust

1. ESTABLISHMENT OF FUND

B2B Trust, a trust company incorporated under the laws of Ontario (the "trustee"), hereby declares itself to be the trustee of the Stewards Canada Registered Retirement Savings Plan established in accordance with the terms hereof by Stewards Canada for members and supporters of the Christian Brethren Assemblies of Canada (hereinafter referred to as the "Plan").

2. DEFINITIONS

In this Plan, unless the context clearly indicates otherwise, the following words and phrases shall have the following meanings:

- (a) "Account" means the retirement savings plan trust account maintained by the Trustee in the name of a Planholder to account for the investments arising from or attributable to his Contributions;
- (b) "Beneficiary" shall mean the person or persons designated from time to time by a Planholder pursuant to paragraph 10 hereof;
- (c) "Contributions" means contributions made by a Planholder or designated spouse pursuant to this Plan;
- (d) "Planholder" means an applicant who has joined the Plan and made a Contribution; and
- (e) "Trustee" means a corporation, resident in Canada, licensed or otherwise authorized under the laws of Canada or a Province, to carry on the business of offering to the public its services as a Trustee and appointed as Trustee of monies contributed in accordance with this Plan and until otherwise determined in accordance with paragraph 17 hereof shall mean B2B Trust.

2.1 For the purposes of this Plan, words importing the masculine gender will include the feminine gender and vice versa, and words in the singular may include the plural and the plural may include the singular.

3. REGISTRATION

The Trustee shall apply for registration of the Plan pursuant to the provisions of the "Applicable Legislation" which shall be deemed for the purposes hereof to include:

- (1) the Income Tax Act of Canada (the "Act"), as amended from time to time; and
- (2) all other applicable provincial or federal legislation.

4. CONTRIBUTIONS

Contributions in cash made by a Planholder, or by his spouse, to the Plan together with all income and capital gains earned in respect thereof shall be held by the Trustee in trust and invested and reinvested in accordance with the provisions of paragraph 13 hereof. All such investments and reinvestments and all uninvested cash shall together comprise "the assets of the Plan" for the purposes hereof, where the context so requires.

5. SPOUSAL PLAN

Any applicant who has joined the Plan and made a Contribution may designate the Account to be a Spousal Plan under the provisions of the Act, and in such event, the spouse so designated shall for all purposes be deemed to be the Planholders and, where applicable, the Annuitant under the terms of the Plan.

6. REFUND OF EXCESS CONTRIBUTIONS

The Trustee shall, within 90 days of receipt by it or written application from the Planholder or his or her spouse, refund to the applicant all or any part of the amount established to be an "excess amount for the year" as set out in Section 146(2)(c.1) of the Act.

7. WITHDRAWALS

The Trustee shall, within 90 days of receipt by it of written application from the Planholder, withdraw all or any part of the amount in the Planholder's Account.

8. MATURITY OF PLAN

The Planholder's Account will mature on a date (the "Maturity Date") which shall be a date selected in writing by the Planholder which occurs before the end of the year in which the Planholder attains 71

years of age. On the Maturity Date, the Trustee shall, within 90 days of receipt by it of written application, convert the assets then held in the Planholder's Account and apply the net conversion proceeds to Retirement Income for the Planholder. Alternatively, the Planholder may, in writing, request the transfer of any part of the net proceeds into a Registered Retirement Income Fund (RRIF).

Retirement Income - The Planholder may select any Retirement Income permitted by the Act subject to the following: (a) The Retirement Income shall be provided by a person (which may be the Trustee) qualified under the Act to issue a contract or arrangement which is a Retirement Savings Plan, (b) Unless otherwise permitted by the Act under Section 146(2)(b.1), any annuity shall be payable in equal annual or more frequent periodic payments until such time as there is a payment in full or partial commutation of the Retirement Income and where such commutation is partial, equal annual or more frequent periodic payments thereafter and, if the Planholder so elects, the annuity may continue to be paid after the death of the Planholder to his or her spouse during the balance of the term of the annuity in equal annual or more frequent periodic amounts which do not exceed the corresponding amounts payable during the lifetime of the member, (c) The Retirement Income provided by the Plan payable to the Planholder or his or her spouse may not be assigned in whole or in any part. Any annuity payable to anyone other than the Planholder or his or her spouse shall be commuted, (d) if the Planholder selects an annuity with a guaranteed term, the term cannot exceed a term of years equal to 90 minus the Planholder's age in whole years at the Maturity Date, or if the Planholder so elects, the age in whole years of the Planholder's spouse at the Maturity Date, if the spouse is younger than the Planholder.

Registered Retirement Income Fund - The Planholder may request that the Trustee transfer to a carrier (which may be the Trustee) any portion of the proceeds to an RRIF under which he is the Annuitant (within the meaning of Section 146.3(1)(a)). Any election under this paragraph must be made in writing and received by the Trustee at least 90 days prior to the Maturity Date. If no election is received by the first date of November in the year during which the Planholder's 71st birthday occurs, the Maturity Date shall be the first day of December in that year and the Trustee will in its own discretion provide the Retirement Income or transfer any portion of the net proceeds to an RRIF in accordance with the Act. The statement of the Planholder's age on the application for the Plan shall be deemed to be a certification by the Planholder of such age and an undertaking by the Planholder to provide any further proof of age that may be required to provide a Retirement Income.

9. DEATH OF PLANHOLDER PRIOR TO MATURITY Upon receiving notice of the death of a Planholder prior to the maturity of the Planholder's Account, the Trustee shall forthwith realize all of the assets of the Planholder's Account, and upon receipt of such documentation as it may reasonably require, shall, subject to the withholding requirements of the Applicable Legislation, pay over the proceeds of such realization in a lump sum to the Beneficiary designated by the Planholder in accordance with paragraph 10 hereof, or to the Planholder's personal representatives in the absence of such designation.

10. DESIGNATION BY PLANHOLDER OF BENEFICIARY If permitted by applicable law, the Annuitant may designate one or more Beneficiaries to receive the proceeds payable under this Plan in the event of his death prior to the maturity hereof. If no Beneficiary has been so designated or if all such Beneficiaries predecease the Annuitant, the proceeds of the Plan will be paid to the personal representatives of the Annuitant.

A Beneficiary designation can only be made, changed or revoked by a written instrument in form reasonably acceptable to the Trustee which adequately identifies this Plan and has been signed by the Annuitant, provided always that the instrument or evidence thereof acceptable to the Trustee shall be lodged with the Trustee at its office in Hamilton prior to any payment by it of the proceeds of this Plan. If more than one such instrument has been so lodged, the Trustee shall make payment only in accordance with the instrument bearing the latest execution date. An instrument shall be effective for the purposes of this paragraph even though as a will or codicil it may be invalid or revoked.

11. DELEGATION OF TRUSTEE RESPONSIBILITIES

The Planholder expressly authorizes the Trustee to delegate to Stewards Canada (the agent) such duties under the Plan as the Trustee in its sole discretion may determine.

12. ULTIMATE RESPONSIBILITY

It is understood that, notwithstanding the delegation of duties to the Agent as noted under paragraph 11 hereof, the ultimate responsibility for the administration of the Plan resides with the Trustee.

13. INVESTMENTS

(a) The Trustee shall invest and reinvest the assets of the Plan in units of the Stewards Canada Mortgage Trust. The Trustee shall pay interest on uninvested cash held by it for the Plan at such rates as it alone shall determine, and may hold such cash in its own Savings Department or in its own trust accounts upon such terms as it may from time to time determine. (b) The Trustee shall not be responsible nor liable for any loss or adverse tax consequences accruing to the Plan, the Planholder, his Beneficiaries, or his estate, (1) as a result of any investments made hereunder proving in any way to be imprudent or failing to comply with any qualified investments, foreign content or other criteria under the Applicable Legislation, or (2) as a result of the making, retention or sale of any investment made by it nor for any loss to or diminution of the Plan or the Planholder's Account, except due to its own negligence, willful misconduct or lack of good faith, (c) The Trustee shall not borrow against the credit of the Plan or a Planholder's Account, except on a short-term basis to prevent a distress sale of long-term investments for the purpose of paying any benefits to a Planholder.

14. INCOME TAX RECEIPTS

The Trustee shall provide the Planholder with receipts evidencing all Contributions to the Plan. The Planholder alone shall determine the taxation years in respect of which such Contributions evidenced by such receipts may be deductible by him, and the Trustee shall not be liable for any adverse tax consequences whatever resulting from (1) the Planholder being unable to deduct any such Contributions, or (2) the Planholder's Contributions generating any "excess amount for a year" as defined in Section 146(2)(c)(i) of the Income Tax Act of Canada as amended from time to time.

15. ACCOUNTS AND ADMINISTRATION

The Trustee shall maintain an account for the Plan and shall provide the Planholder at least annually with a statement thereof showing, for the period covered by such statement, all Contributions made to the Planholder's Account, all assets of the Planholder's Account, and all income and capital gains earned by the Planholder's Account. The Trustee shall administer the Plan in accordance with the Applicable Legislation and shall, without limiting the generality of the foregoing, issue tax receipts for Planholder Contributions, issue cheques for withdrawals from the Plan, remit the withholding tax to Revenue Canada and file the appropriate returns, prepare annual Planholder statements and file the necessary Annual Returns with Revenue Canada.

16. TRUSTEE'S COMPENSATION

(a) The Trustee shall be entitled to such compensation for its services hereunder as it shall determine in consultation with Stewards Canada, and in addition shall be entitled to reimbursement for all taxes imposed upon it as Trustee of the Plan, as well as for all disbursements reasonably incurred by it in the performance of its duties hereunder. The Trustee shall also be entitled to a reasonable fee for any exceptional services performed by it hereunder, commensurate with the time and responsibility involved. (b) The Trustee shall provide to

Stewards Canada in each year a schedule of compensation for services hereunder and any changes to or additions to such compensation shall not be made without at least 90 days prior notice to Stewards Canada, (c) All fees and reimbursements provided herein shall be charged against and deducted by the Trustee from the assets of the Plan in such manner as it shall determine, and the Trustee may in its absolute discretion realize assets of the Plan to provide for such fees and reimbursements.

17. THE TRUSTEE

(a) Stewards Canada may at any time remove a Trustee or any successor Trustee or Trustees upon giving 60 days prior written notice to the Trustee or Trustees, and the removal of such Trustee or Trustees shall become effective upon the expiry of such 60 days notice, provided that, Stewards Canada and the Trustee or Trustees may, by mutual agreement, waive or reduce the said period of notice. (b) The Trustee or any successor Trustee or Trustees may resign as Trustee, by giving not less than 60 days prior written notice to Stewards Canada, and where there is more than one Trustee to the other Trustees. Stewards Canada and the Trustee may, by mutual agreement, waive or reduce the said period of notice. (c) On the retirement or resignation of the Trustee, the cash and investments then constituting the Plan, less the compensation of the Trustee and any other charges against the Plan, shall be paid out and delivered by the Trustee in accordance with the written directions of Stewards Canada. Provided, however, that the Trustee shall first make reasonable enquiry to ensure that such payments and deliveries of the assets of the Plan are in accordance with the Plan. (d) The Trustee may from time to time consult with accountants, counsel and agents who may be accountants, counsel and agents to Stewards Canada and shall be fully protected in acting upon the advice of such accountants, counsel and agents.

18. AMENDMENTS

(a) The Trustee may from time to time in its discretion amend the provisions of the Plan with the written concurrence of Stewards Canada provided that at all times the Plan continues to comply with the requirements of the Applicable Legislation. (b) Amendments so made shall take effect on the first day after thirty (30) days notice of such amendments has been given to the Planholders.

19. NOTICE

For the purposes hereof:

(1) Notice given by the Trustee to a Planholder shall be considered sufficient if delivered personally or mailed postage prepaid and addressed to a Planholder at the address shown on the Application or in such other Plan records as are reasonably accessible to the Trustee, and shall be deemed to have been received at the time of delivery or four business days after such mailing.

(2) Notice given by a Planholder to the Trustee shall be considered sufficient if delivered personally or mailed postage prepaid to the Trustee at its office in Hamilton, and shall be deemed to have been received by the Trustee when actually received by it.

20. GOVERNING LAW

The Plan shall be governed by and interpreted in accordance with the laws of Ontario and the laws of Canada applicable therein, including the Applicable Legislation.

21. PLAN BENEFITS

Neither a Planholder nor any person with whom he is not dealing at arm's length shall be entitled to any benefit or advantage conditional in any way upon the existence of the Plan, other than those benefits specifically permitted in the Applicable Legislation.