STANDARD LIFE

Group Savings & Retirement
1245 Sherbrooke West
Montreal, Quebec
H3G 1G3
Fax: 514-499-4480

Tel.: 1-800-242-1704

Please note:
The Standard Life Assurance Company of Canada (Standard Life Canada) requires the completed original enrolment forms at all times to promptly invest funds.

The employee is the owner and annuitant under the plan.

To transfer funds tax-free to this plan, Call 1-800-242-1704

Shaded areas to be completed by the plan sponsor (Your Employer) prior to submitting the Enrolment Form to us.

By signing

I apply to participate in the group retirement savings plan of my Employer and agree to be bound by the terms of the plan and any administrative rules established by the plan sponsor.

I authorize the following:

- the deduction of the appropriate contribution from my pay, if applicable;
- the plan sponsor (my Employer) to act as my agent in contracting for benefits under the plan;
- Standard Life Canada to file an election to register my certificate under the *Income Tax Act* (Canada) and any other Provincial *Income Tax Act*, if applicable; and
- the plan sponsor, my employer, Standard Life Canada, its affiliates and outsourcing partners, any successor issuer, third party administrators, my financial institution(s) and any authorized market intermediary involved in the sale or administration of the plan or any other plan to which my rights and benefits may be transferred, to exchange my personal information (including banking information) when required as a result of their involvement.

I understand that the personal information collected will be kept strictly confidential and will only be used, exchanged and retained for the purpose of this plan. I certify that the information given is true, correct and complete, to the best of my knowledge.

Group Retirement Savings Plan Enrolment Form – employee account

If you wish to open a spousal account, you must also complete the Enrolment Form – spousal account

Client n° : RS **Client Name:**

Plan Sponsor Authorization (Your Employer)

Date of employment (yyyy/mm/dd)	**Date joined plan** (yyyy/mm/dd)	**Certificate No.:**
Sub-group name	**Sub-group number**	**Class**
Signature X	**(print)**	**Date (yyyy/mm/dd)**

Step 1 – Employee Information

Last Name | First Name | Initial

Date of birth (yyyy/mm/dd) | Marital status | Social insurance number (required by law for income-reporting purposes)

E-mail address

☐ Please check here to receive your statements electronically. A message will be sent to the above e-mail address to notify you when a new statement becomes available. In order to receive statement notification e-mails, please ensure that your anti-spam filter does not block them.

Home address | City

Province | Postal code | (Work) Area code & phone number – | (Home) Area code & phone number –

Sex ☐ Male ☐ Female   Language ☐ English ☐ French

Step 2 – Beneficiary Information

In the event of my death, I designate the following person(s) to be the beneficiary(ies) of any amount due under my plan on or after my death in accordance with the terms of the plan in which I have an interest:

☐ my estate

OR ☐ the following beneficiary(ies)

Last name	First name	Date of birth	Relationship	Entitlement (%)

Must total 100%

If your designated beneficiary dies before you, we will pay the benefits from your plan to any surviving beneficiary or, if none, or if no designation is made, to your estate. Any beneficiary designation is revocable.

Complete if beneficiary is your spouse (for Quebec applicants)

In Quebec, the designation of your legally married spouse or civil union spouse as beneficiary is irrevocable, unless otherwise specified as provided for below. If you name your spouse, a revocable designation will facilitate any future request for a change of beneficiary. An irrevocable designation cannot be changed unless the beneficiary signs a waiver of rights.

My beneficiary designation is **REVOCABLE.**

Employee Signature

OR

My beneficiary designation is **IRREVOCABLE.**

Employee Signature

Appointment of trustee (for provinces other than Quebec)

In the event my beneficiary is a minor at the time the death benefit is payable, I appoint the following person as trustee to receive such funds on behalf of the beneficiary, to hold these funds until my beneficiary attains the majority age and to give a valid discharge to Standard Life Canada for such payment:

First name ____________ Last name ____________

Address ____________

Phone number ( ) – ____ ( ) – ____
(Work) Area code & phone number (Home) Area code & phone number

Step 3 – Payroll Deduction Request

Employee required contributions *: deduct $ ________ or ________ % from each pay, to be invested in this plan.
Employee voluntary contributions: deduct $ ________ or ________ % from each pay, to be invested in this plan.
* if applicable as per the *Summary of main provisions* of your program

Step 4 – Signature

Employee Signature (mandatory) X | **(print)** | **Date (yyyy/mm/dd)**

Client No.: RS **Client Name:**

Step 5 - Investment Instructions

Before completing your investment instructions, we suggest you consult your enrolment guide, visit www.standardlife.ca/expressone, or call Standard Life at 1-800-242-1704 to discuss your Investment strategy.

Please make your investment mix selection from either **OPTION 1 or OPTION 2**, as desired. **Please select only one option.**

The following investment mixes vary based on different investor profiles. Your investment strategy should be based on your overall financial situation. These investment instructions apply to all future deposits until alternate investment instructions are provided, unless otherwise modified by Standard Life.

The sample investment mixes and the investment funds available have been determined by Standard Life Canada according to industry practice and to the best of its knowledge, experience and ability with due professional care. Standard Life Canada does not make any recommendation whether it is best to use the sample investment mixes or to use your own selection of investment options.

Option 1: Choose a sample investment mix:

Under this option, Standard Life Canada may, without prior notice, change the mix and/or investment Funds from time to time which would trigger an adjustment to your current holdings and may increase or decrease the fees associated with the fund or funds affected. The investment instructions for future contributions would be adjusted accordingly.

Target age

Your target age is the age at which you wish to retire or convert these savings into income. It is important to provide your desired target age if you wish to select a sample investment mix and use the Lifecycle Movement service. **If you do not provide a target age, we will assume that your investment period will end at age 65. If, however, you wish to record a different target age, please enter it here _____________ . If you select a mix that is not consistent with your target age and your investment period, we will deactivate** Lifecycle Movement.

Investment period	Conservative	Moderate	Aggressive
More than 25 years	☐ 13% True North Fidelity 12% Canadian Equity Beutel G. 8% American Equity MB 17% International Equity SLI* 50% Canadian Bond Index SLI*	☐ 16% True North Fidelity 15% Canadian Equity Beutel G. 12% American Equity MB 20% International Equity SLI* 37% Canadian Bond Index SLI*	☐ 20% True North Fidelity 20% Canadian Equity Beutel G. 17% American Equity MB 23% International Equity SLI* 20% Canadian Bond Index SLI*
Between 20 and 25 years	☐ 12% True North Fidelity 11% Canadian Equity Beutel G. 7% American Equity MB 16% International Equity SLI* 54% Canadian Bond Index SLI*	☐ 15% True North Fidelity 14% Canadian Equity Beutel G. 11% American Equity MB 19% International Equity SLI* 41% Canadian Bond Index SLI*	☐ 19% True North Fidelity 18% Canadian Equity Beutel G. 15% American Equity MB 22% International Equity SLI* 26% Canadian Bond Index SLI*
Between 15 and 20 years	☐ 11% True North Fidelity 10% Canadian Equity Beutel G. 6% American Equity MB 15% International Equity SLI* 58% Canadian Bond Index SLI*	☐ 14% True North Fidelity 13% Canadian Equity Beutel G. 10% American Equity MB 18% International Equity SLI* 45% Canadian Bond Index SLI*	☐ 17% True North Fidelity 17% Canadian Equity Beutel G. 14% American Equity MB 21% International Equity SLI* 31% Canadian Bond Index SLI*
Between 10 and 15 years	☐ 10% True North Fidelity 9% Canadian Equity Beutel G. 5% American Equity MB 14% International Equity SLI* 62% Canadian Bond Index SLI*	☐ 13% True North Fidelity 13% Canadian Equity Beutel G. 8% American Equity MB 17% International Equity SLI* 49% Canadian Bond Index SLI*	☐ 16% True North Fidelity 16% Canadian Equity Beutel G. 12% American Equity MB 20% International Equity SLI* 36% Canadian Bond Index SLI*
Less than 10 years	☐ 9% True North Fidelity 9% Canadian Equity Beutel G. 4% American Equity MB 13% International Equity SLI* 65% Canadian Bond Index SLI*	☐ 12% True North Fidelity 12% Canadian Equity Beutel G. 7% American Equity MB 16% International Equity SLI* 53% Canadian Bond Index SLI*	☐ 15% True North Fidelity 15% Canadian Equity Beutel G. 11% American Equity MB 19% International Equity SLI* 40% Canadian Bond Index SLI*

☐ **I do not want to use Lifecycle Movement to adjust my sample investment mix (for current holdings and future deposits) as my investment period shortens.**

☐ **I do not want Standard Life to apply Systematic Asset Rebalancing to realign my assets under this Option.**

Option 2: Provide your own instructions:

Under this option, Standard Life Canada is not responsible to monitor the mix but may, without prior notice, change the investment Funds from time to time which would trigger an adjustment to your current holdings and may increase or decrease the fees associated with the fund or funds affected. The investment instructions for future contributions would be adjusted accordingly.

Code	Fund Name	Fund Manager	Allocation %
Guaranteed Funds			
DIA	Daily interest accumulator	Standard Life of Canada	
CIA1	One year compound interest accumulator	Standard Life of Canada	
CIA2	Two year compound interest accumulator	Standard Life of Canada	
CIA3	Three year compound interest accumulator	Standard Life of Canada	
CIA4	Four year compound interest accumulator	Standard Life of Canada	
CIA5	Five year compound interest accumulator	Standard Life of Canada	
Fixed Income Funds			
MONE	Money Market	SLI*	
BOADD	Bond Fund	Addenda	
FINBG	Fixed Income Fund	Beutel Goodman	
CBOI	Canadian Bond Index	SLI*	
Balanced/Diversified Funds			
DVSF	Diversified	SLI*	

Code	Fund Name	Fund Manager	Allocation %
Equity Funds			
EQTY	Canadian Equity	SLI*	
TNF	True North	Fidelity Investments	
CADBG	Canadian Equity Fund	Beutel Goodman	
CEQTY	Canadian Equity Capped Index	SLI*	
CDDIV	Canadian Dividend	Standard Life Mutual Funds	
SMCAP	Canadian Small-Cap Equity	SLI*	
USEQ	US Equity	SLI*	
USVG	US Equity	GE Asset Management	
AGMB	American Equity	McLean Budden	
USEI	US Equity Index	SLI*	
INEQ	International Equity	SLI*	
INTEM	International Equity Fund	Templeton	
IEQI	International Equity Index	SLI*	
GLEQ2	Global Equity	Templeton	
Specialty Funds			
EMERG	Emerging Markets	Schroders	

Must total 100%

* SLI = Standard Life Investments

Systematic Asset Rebalancing

☐ I want to apply Systematic Asset Rebalancing to realign my assets under this Option.

Definitions:

Lifecycle Movement

Lifecycle Movement adjusts your sample investment mix over time so that your investments remain appropriate to your investor profile and investment period. It is automatically activated when you pick a sample investment mix, and you can deactivate it at any time by using the check box below the sample investment mixes.

Systematic Asset Rebalancing

1) Systematic asset rebalancing will align all your market-related funds according to your investment instructions. Systematic asset rebalancing should not be elected if a different mix is applicable to a transfer or lump sum deposit, as the allocation of different investment instructions to a transfer or lump sum will be overridden at the time of rebalancing.
2) Systematic asset rebalancing will only be performed on your guaranteed term funds if the percentage held in these assets falls below the percentage specified in your investment instructions. In short, guaranteed term funds will be purchased to realign your mix but they will not be sold.

Step 6 – Signature

I understand that the personal information collected will be kept strictly confidential and will only be used, exchanged and retained for the purpose of this plan. I certify that the information given is true, correct and complete, to the best of my knowledge.

Employee Signature (mandatory)	(print)	Date (yyyy/mm/dd)
X		

Important Notes

A. If your investment instructions are incomplete, contributions will be invested in the Moderate - between 15 and 20 years sample investment mix.
B. Market-related funds are not guaranteed and the value of your holdings will vary according to market conditions and the success of the funds' manager. Whether you select Investment Option 1 or Investment Option 2, with or without the Lifecycle Movement and/or Systematic Asset Rebalancing services, there is no promise or guarantee, explicit or implied, that the selected investments will generate a satisfactory retirement income
C. Compound Interest Accumulator Funds will automatically reinvest upon maturity for the same term originally requested unless Standard Life is advised by calling 1-800-242-1704. Withdrawal from guaranteed funds before maturity may be subject to a market value adjustment.
D. The administrative rules of the plan may restrict the withdrawal of RRSP funds. Please consult the plan administrator for details.
E. If you plan to retire in the near future, we suggest that you consult your financial advisor.
F. Complementary Information: You may find additional information/documents at the following address www.standardlife.ca/expressone.