

PENSION PLAN ENROLLMENT PROCESS

Step 1 - Application for Membership in a Registered Pension Plan

- Complete **Section 2** of the enclosed application.
- In **Section 4**, assign a beneficiary(s) and contingent beneficiary(s). Appoint a Trustee if either beneficiary is under age 18 (**Section 5**).
- In **Section 6**, identify if you wish to make any **Additional Voluntary Contributions** to the plan.

Step 2 - Investment Allocation Instructions (Section 7)

- There are different investment options available to you.
- If you wish your investments to automatically adjust to your changing stages in life, refer to the Cadence Series Brochure and select the fund identifier for the Cadence Lifecycle Asset Allocation Fund closest to your target retirement date.
- If you wish to invest in a pre-selected mix of investments that match your investment personality, complete the enclosed **Investment Personality Questionnaire**. Based on your total score, select the fund identifier for the corresponding Portfolio Asset Allocation Fund.
- If you wish to review additional investment information or create your own investment mix, refer to the pocket on the right hand side. Indicate your investment selection(s) on the application form (**Section 7**).

Note: If you do not make an investment selection your funds will be automatically invested in the *Cadence Fund* closest to your 65th birthday which is the plan's default investment strategy.

Step 3

- Once the application form has been completed, dated and signed, **please forward to your plan administrator.**

*If you are interested in transferring funds from another financial institution, refer to **Transferring Other Registered Assets Into Your Retirement Plan**, located in the left hand pocket.*

If you have any questions regarding retirement planning or investment selection, please contact your **CINUP Service Representative at 1-800-665-1234.**

Return to Your plan administrator

SECTION 1 – EMPLOYER/PLAN SPONSOR INFORMATION

Name of employer/plan sponsor ABC COMPANY	Policy/plan number 12345
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SECTION 2 – APPLICANT INFORMATION (please print)

Last name SMITH	Middle initial	First name BOBBY	<input checked="" type="checkbox"/> Male <input type="checkbox"/> Female	Division/subgroup
Applicant's address (apt. no., street no., street, city, province and postal code) 123 ANY STREET, WINNIPEG, MB A1A2B2			Telephone number (555) 555-5555	E-mail address
Date of birth 1980 01 01 <small>yyyy mm dd</small>	Date of employment 2008 02 01 <small>yyyy mm dd</small>	Date joined plan 2008 05 01 <small>yyyy mm dd</small>	Identification/employee number	Language preference <input checked="" type="checkbox"/> English <input type="checkbox"/> French

Social insurance number 123 - 456 - 789	Province of employment MB
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Applicant authorizes use of his/her social insurance number for tax reporting, identification and record keeping

Marital status <input checked="" type="checkbox"/> Married* <input type="checkbox"/> Common law* <input type="checkbox"/> Quebec civil union* <input type="checkbox"/> Single <input type="checkbox"/> Other _____	*Last name of spouse SMITH	First name SUSAN	<input type="checkbox"/> Male <input checked="" type="checkbox"/> Female
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Registry number (Status Indian) (minimum 10 digits)

Is the applicant a connected person? Yes* No *Form T1007 must be filed by the employer with Canada Revenue Agency (consult with your plan administrator to determine connected person status and obtain information regarding tax consequences).

SECTION 3 – ISSUER INFORMATION

The Great-West Life Assurance Company & key design is a trade-mark of The Great-West Life Assurance Company (Great-West), used under licence by London Life Insurance Company (London Life) for the promotion and marketing of insurance products. London Life is a subsidiary of Great-West. The group retirement, savings and annuity product(s) described in this application are issued by London Life.

SECTION 4 – BENEFICIARY INFORMATION

These designations are for all benefits payable under the plan unless applicable pension legislation requires payment to a spouse or common-law partner. In those cases, all benefits payable will be paid to the applicant's spouse or common law partner as of the date of entitlement, and a separate beneficiary designation naming the applicant's spouse or common law partner as beneficiary is not required.

All beneficiary designations are revocable **except** a designation where :

- a *Designation of irrevocable beneficiary* form is completed; or
- the **Civil Code of Quebec** applies and the beneficiary is the applicant's spouse (designated without stipulation of revocability) – see box below.

This section is for Quebec only – Where the Civil Code of Quebec applies, any designation of an applicant's spouse as beneficiary is irrevocable unless the applicant stipulates the designation to be revocable by checking the box below ("spouse" here means married spouse or civil union spouse). Where a beneficiary designation is irrevocable and while that beneficiary is living, the applicant may not, without the consent of the beneficiary (who must be of legal age to give consent), alter or revoke the designation, assign, surrender, exercise rights under or in respect of, or otherwise deal with the contract.

I, as applicant, stipulate that whenever in this application my spouse (see above definition) is designated as beneficiary, that designation is **revocable**.

Beneficiary in the event of death of the applicant (if more than one beneficiary, total distribution must equal 100%).

I reserve the right to revoke any and all revocable beneficiary designations.

SMITH	SUSAN	SPOUSE	100%	<input type="checkbox"/> Male <input checked="" type="checkbox"/> Female	Minor <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Last name of beneficiary	First name	Relationship to applicant	% of distribution		
				<input type="checkbox"/> Male <input type="checkbox"/> Female	Minor <input type="checkbox"/> Yes <input type="checkbox"/> No
Last name of beneficiary	First name	Relationship to applicant	% of distribution		

Unless the law requires otherwise, the entitlement of any beneficiary who predeceases me will revert to my surviving beneficiaries in equal shares, or if there is no surviving beneficiary, to my contingent beneficiary. If there is no appointed or surviving contingent beneficiary, the entitlement will revert to my estate/successors.

Contingent beneficiary – If all of the above beneficiaries die before me, the death benefit set out in the plan is to be paid to:

			<input type="checkbox"/> Male <input type="checkbox"/> Female	Minor <input type="checkbox"/> Yes <input type="checkbox"/> No
Last name of contingent beneficiary	First name	Relationship to applicant		

Minor beneficiary or contingent beneficiary appointment – If the beneficiary is a minor, or otherwise lacks legal capacity, complete the Trustee Appointment section (Not required if there is a written trust agreement).

