Envision your retirement

CCPE/CCI

Sponsored by:

engineerscanada

Engineers Canada is the business name of the Canadian Council of Professional Engineers

THE Great-West Life ASSURANCE COMPANY

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Welcome

Engineers Canada is the business name of the Canadian Council of Professional Engineers

Welcome to your Engineers Canada-sponsored Financial Security Program, exclusive to professional engineers and geoscientists, as well as their families, across Canada. By joining, you have access to superior tools and the *smartPATH* education program to help you achieve your financial goals.

Your plan offers these products:

- Group RRSP (registered retirement savings plan)
- Group NRSP (non-registered savings plan)
- Group TFSA (tax-free savings account)

This book guides you through the planning process, and has the information you need to make the right choices for you.

Carefully review the *Easy planning steps* starting on page 10 to help you envision your retirement, calculate how much you need to save to reach your goals, select your investments, and enrol in your plan.

You can contact Great-West with your questions—we're available to help. Call *Access Line* at 1-800-724-3402, Monday to Friday, between 8 a.m. and 8 p.m. ET to speak with a customer service representative. You can also visit www.engineerscanadafsp.grsaccess.com to learn more about your plan or to find tools and resources to help you.

So keep reading, take the next step and get closer to achieving your goals.

The group retirement savings advantage

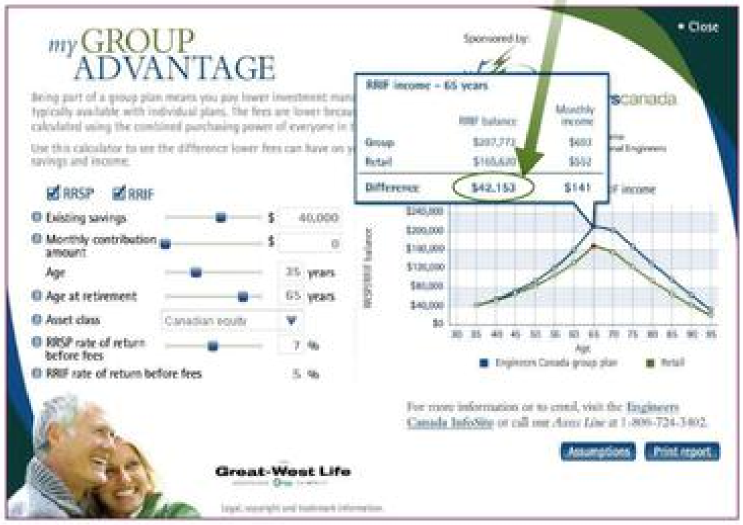
- Lower-than-typical retail management fees (see chart for details)
- An impressive array of investment options from leading investment managers
- Access to free, personalized assistance with your plan investments
- Enhanced interest rates on guaranteed investment accounts
- No minimum contributions and convenient pre-authorized contributions
- Ongoing education through quarterly custom newsletters
- No administration and transfer fees

Think of the savings

The power of group purchasing

Being part of a group plan means that you pay lower investment management fees not typically available to the individual investor. You benefit from these lower fees because they're calculated using the combined purchasing power of all the participants in the group plan.

That's 25 per cent more!



For example:

The group advantage— forty thousand dollars over 30 years

Forty thousand dollars is invested in both the Engineers Canada-sponsored Financial Security Program and in an individual retail plan for a period of 30 years.

Since the Engineers Canada-sponsored group plan has lower fees, the potential savings in this example amounts to more than 25 per cent or $42,153 more.

Calculate your group advantage

To see the difference lower fees can have on your retirement savings and income, use the *My group advantage* calculator.

Designed specifically for the Engineers Canada-sponsored Financial Security Plan, the calculator helps you compare your Engineers Canada group fees to retail fees, so you can see how lower fees make a difference.

Try it for yourself or download the mobile app at **www.engineerscanadafsp.grsaccess.com.**

Scan this QR code to get the app

May not work on all devices

Consolidate your assets

If you have savings with other financial institutions, consider consolidating all your investments with the Engineers Canada-sponsored Financial Security Program and increase your savings.

Assumptions: The individual MER (management expense ratio) was calculated using the average Canadian equity mutual fund. The group IMFE (investment management fee and expense) was calculated using the average Engineers Canada Canadian Equity Fund (including fund operating expenses and GST). We've assumed a rate of return of seven per cent before the above fees are deducted. The accumulated assets in the chart have been rounded to the nearest dollar.

Member services

QUESTIONS	GRS Access www.grsaccess.com	Access Line 1-800-724-3402
Can someone help me complete my forms?		•
What is the value of my current investments?	•	•
What are my current interest rates and net unit values?	•	•
What are the rates of return for the funds available to me?	•	•
Where can I reset my Access ID/password for GRS Access?	•	•
Who is my beneficiary?	•	•
Who can help me understand the investment options for my plan?		•
Could I have a duplicate of my last statement?	•	•
Who can help me select appropriate investments for my plan?		•
Where can I find the forms I need?	•	•

CHANGE/UPDATE	GRS Access www.grsaccess.com	Access Line 1-800-724-3402
Change name	Form available	Request form
Change beneficiary	Form available	Request form
Make a withdrawal	•	Maximum $25,000

TOOLS

	GRS Access www.grsaccess.com	Access Line 1-800-724-3402
Retirement planning concepts and "what if" scenarios	•	
Investment personality questionnaire	•	
Personal rate of return	•	
Education articles and videos	•	
iAcquaint – financial planning	•	
Fund reports	•	•

Throughout this guide, you'll find more information about the services your group retirement or savings plan has to offer. More information about www.grsaccess.com and *Access Line* is on page 8.

The Great-West *smartPATH* education program

smartPATH

All your services and support, from enrolment to retirement, are part of the Great-West *smartPATH* education program. *SmartPATH* will be an ongoing source of information about planning and investing for your future.

Many *smartPATH* education materials are organized into three retirement planning stages: *Getting started*, *Getting serious* and *Getting close*. This helps you find materials which are most relevant to you.

> GETTING started	> GETTING serious	> GETTING close
If you're new to retirement planning or investing, these materials contain basic information in easy, clear language.	For those who have been plan members for a few years and want more information about advanced investment concepts to make the most out of their group retirement or savings plans.	If you're within five years of retirement, these materials will help you research your sources of retirement income and how you can make a smooth transition to retirement.

WHAT'S NEXT

Easy planning steps: Take action with these steps to create your retirement plan and select the right investments for you.

Your first step, *Envision*, is the next section. There you'll imagine your retirement lifestyle and create your retirement budget.

Experienced investors?

Go to *Select* on page 15 to find which investments in this plan will help you reach your retirement plan goals.

Easy access to your plan

www.grsaccess.com

- Print your own plan statement at any time
- View information about you and your current investment choices
- Learn more about the fund performance, fees and unit values for the investment options for your plan
- Walk through the entire retirement planning process including budgeting for retirement, determining your investment personality and selecting your funds
- Access articles, videos and other resources in the *Learning centre*

Call 1-800-724-3402

If you prefer to manage your finances by phone, you'll appreciate the ease and convenience of our toll-free *Access Line*.

You can speak with a client service representative, Monday to Friday between 8 a.m. and 8 p.m., ET.

CCPE/CCI

1-800-724-3402

www.grsaccess.com

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The Great-West Life Assurance Company

STEP 1

Envision

Your retirement lifestyle

The retirement lifestyle you envision, as well as your existing savings, determines how much you need to save. Many financial advisors estimate you need 50 to 70 per cent of your gross pre-retirement income to maintain your lifestyle.

Use the formula below to calculate what that would be:

Your gross pre-retirement income	X	Multiply by 50 to 70 per cent	Your total annual retirement goal
	X		

If you want to use this guideline, move ahead to Step 2: CALCULATE on page 13.

Or, go to the next page where you can choose a retirement lifestyle and use the matching budget as your guideline. You can also customize a budget to suit your goals or create a budget that's entirely your own.

Picture yourself in retirement

The descriptions below portray three different retirement lifestyles. Pick the one that most closely resembles the retirement you envision.

CONSERVATIVE

This lifestyle could provide a modest home or rental unit in a smaller city. Much of your time is spent with friends and family who live nearby. Leisure time is spent gardening, volunteering and going for long walks on the nature trails that wind through the city. Vacations are modest, usually by car, and you stay in a modest hotel or your trailer.

COMFORTABLE

With this lifestyle you could see yourself in a three-bedroom house or condo in a medium-sized city. You'll have some free time – and money – to go to local community affairs and charities. Cycling in the summer and cross-country skiing in the winter bring a great deal of enjoyment. This year's trip is a one-week stay at a nearby resort.

ABOVE AVERAGE

This lifestyle may include a three-bedroom house in a large city and a modest cottage. Leisure time pleasures include gardening, reading a good novel, canoeing and cycling. Renting an apartment on the sandy white shores of Portugal for two weeks distracts you from the long winter months.

On the following pages are budgets that match each lifestyle. Use the final column "Custom" to create a budget that's all your own.

WHAT'S NEXT

After you determine your retirement budget on the pages 11 - 12, go to your second step *Calculate*, on page 13. You'll learn how to calculate how much you need to save for your retirement lifestyle.

STEP 1

Conservative

Item	Single	Couple
Food	$2,900	$5,200
Housing (includes rent / mortgage, property taxes, insurance)	$4,600	$5,100
Household operation (includes repairs, maintenance and utility bills)	$5,800	$8,200
Clothing	$500	$1,000
Recreation / leisure (entertainment, TV, hobbies, sports, club memberships)	$1,100	$1,600
Travel	$900	$1,700
Transportation (car, insurance, public transit, parking)	$1,200	$5,900
Health and personal care (hair styling, dry cleaning, etc.)	$1,400	$3,000
Gifts and donations	$1,400	$1,700
Tobacco and alcohol	$1,000	$1,000
Savings	-	-
Interest paid and miscellaneous	$800	$1,800
Estimated personal income taxes	$300	$1,800
Total annual retirement income	**$21,900**	**$38,000**

Comfortable

Item	Single	Couple
Food	$3,500	$6,900
Housing (includes rent / mortgage, property taxes, insurance)	$5,600	$6,100
Household operation (includes repairs, maintenance and utility bills)	$6,100	$10,800
Clothing	$700	$1,900
Recreation / leisure (entertainment, TV, hobbies, sports, club memberships)	$1,300	$3,200
Travel	$1,100	$2,300
Transportation (car, insurance, public transit, parking)	$2,900	$7,100
Health and personal care (hair styling, dry cleaning, etc.)	$2,200	$3,300
Gifts and donations	$3,100	$3,800
Tobacco and alcohol	$1,000	$1,600
Savings	-	-
Interest paid and miscellaneous	$1,200	$2,200
Estimated personal income taxes	$1,100	$4,700
Total annual retirement income	**$29,800**	**$53,900**

Above average

Item	Single	Couple
Food	$4,500	$9,700
Housing (includes rent / mortgage, property taxes, insurance)	$9,700	$10,000
Household operation (includes repairs, maintenance and utility bills)	$8,700	$18,200
Clothing	$1,400	$4,400
Recreation / leisure (entertainment, TV, hobbies, sports, club memberships)	$2,500	$9,000
Travel	$2,500	$5,400
Transportation (car, insurance, public transit, parking)	$3,700	$12,100
Health and personal care (hair styling, dry cleaning, etc.)	$6,700	$8,200
Gifts and donations	$6,500	$7,900
Tobacco and alcohol	$1,300	$2,500
Savings	-	-
Interest paid and miscellaneous	$3,700	$6,900
Estimated personal income taxes	$11,200	$24,500
Total annual retirement income	**$62,400**	**$118,800**

Custom

Item	Single	Couple
Food		
Housing (includes rent / mortgage, property taxes, insurance)		
Household operation (includes repairs, maintenance and utility bills)		
Clothing		
Recreation / leisure (entertainment, TV, hobbies, sports, club memberships)		
Travel		
Transportation (car, insurance, public transit, parking)		
Health and personal care (hair styling, dry cleaning, etc.)		
Gifts and donations		
Tobacco and alcohol		
Savings		
Interest paid and miscellaneous		
Estimated personal income taxes		
Total annual retirement income		

Based on Statistics Canada 2008 household expenditure averages and adjusted to suit scenario. This budget is a sample for educational purposes only.

Personal taxes — assumes partners are in same income tax bracket.

STEP 2

Calculate

How much will you have to save?

If you chose a retirement budget from pages 11-12, write your total annual retirement income goal here.	
If you created a personal budget on page 12, write your total annual retirement income goal here.	
If you chose to use the 50- to 70-per cent general rule, write the retirement income goal from page 9 here.	

PREVIEW GRS ACCESS

To preview the tools and resources on *GRS Access*, contact your group plan administrator for a temporary Access ID and password.

A temporary Access ID and password won't give you access to your specific account information, but you can review the details of your plan such as investment choices and fees.

You'll receive a new, personal Access ID and password after you enrol. They will be mailed to your home in two separate letters to protect your personal information.

Get online

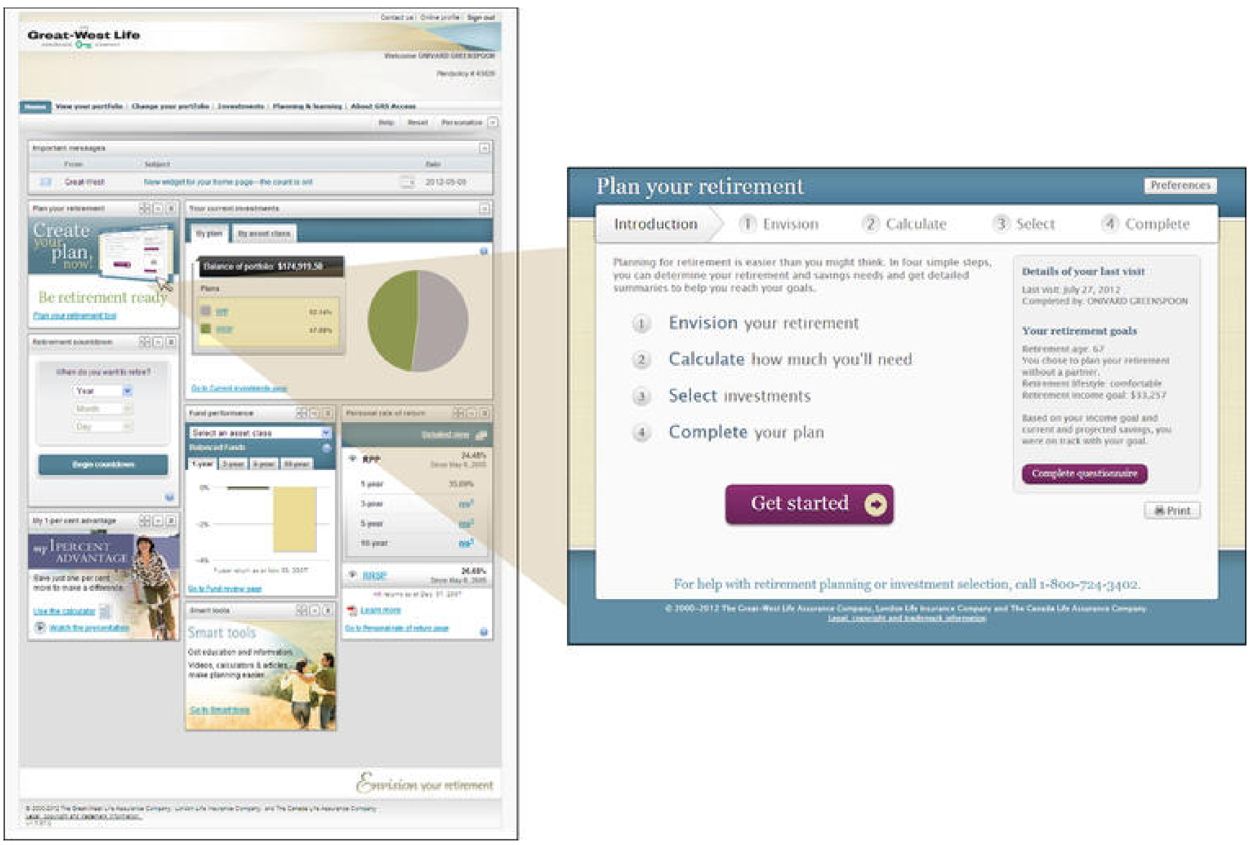
CALCULATE YOUR SAVINGS GOALS

The *Plan your retirement* tool calculates how much you need to save to retire in the lifestyle you'd like. You can quickly launch the tool from your home page on *GRS Access* (www.grsaccess.com) and you can also find it under Planning & learning > Plan your retirement.

Use the tool, to explore different "what if" scenarios and walk through the entire retirement planning process:

- Choose a budget that matches your desired retirement lifestyle
- Determine how much you need to reach your retirement goals
- Select funds that match your investment personality, goals and how much time you have to contribute

If you forget your Access ID and password, call *Access Line* at 1-800-724-3402. You can reset a forgotten password by going to *GRS Access.*



Get on track

No one cares more about reaching your retirement goals than you do. Your plan sponsor simply provides the foundation with this retirement or savings plan; you do the work by contributing to the plan and monitoring your progress.

STEP

3

Select

You now have an idea of three things:

- What sort of retirement you want
- How much it's going to cost
- What you need to do to get there

Next, you need to find out which funds your savings will be invested into.

Choosing the right investments for you

Every path to retirement is unique — even for people with the same goal.

It's important to choose the investment or combination of investments that best suits you.

Your plan sponsor wants to help you reach your goals and has carefully selected investment choices that best suit your plan.

Your plan offers:

- Target risk asset allocation funds
- A range of investments which allows you to select your own

Take the time to learn more about these funds by reading the investment chart on page 26 or the fund reports on www.grsaccess.com.

YOUR PLAN'S DEFAULT FUND

If you don't make any investment selections, your savings will be invested in your plan's default fund. This may not be right for you so take the time to choose your funds carefully.

Your plan's default fund:
Daily Interest Acct

Your other investment choices

To learn more about your other choices, you first need to discover your investment personality. On the next page you'll find the *Investment personality questionnaire*. It will help you get a better understanding of your risk tolerance and will assist you in selecting investments.

STEP 3

Explore your investment personality and risk tolerance by answering the following 14 questions. The results will help you select the investments that best suit you.

Section one – Investment objectives

1. What is the intent of your portfolio? Please select the most appropriate one.

	Points
(a) To generate income for today	0
(b) To generate income at a later date	10
(c) To provide for my dependents (I do not anticipate using these funds)	15
(d) To fund a large purchase in the future	10

2. What is your major goal for your portfolio? Please select the most appropriate one.

	Points
(a) To ensure my portfolio remains secure	2
(b) To see my portfolio grow and avoid fluctuating returns	5
(c) To balance growth and security, and to keep pace with inflation	10
(d) To provide growth potential, and to accept some fluctuation in returns	15
(e) To provide the sole objective of potential long-term growth	20

Total points for section one

Section two – Personal information

3. Which of the following ranges includes your age ?

	Points
(a) Under 30	15
(b) 30 to 39	15
(c) 40 to 49	15
(d) 50 to 59	10
(e) 60 to 69	5
(f) 70 to 79	3
(g) Over 79	2

4. Which of the following ranges best represents your current annual family income (including pensions) before taxes?

	Points
(a) Under $30,000	4
(b) $30,000 to $60,000	6
(c) $60,001 to $90,000	8
(d) $90,001 to $120,000	10
(e) More than $120,000	10

5. After deducting any loan or mortgage balances, which one of the following ranges best represents your immediate family's overall net worth?

	Points
(a) Under $30,000	2
(b) $30,000 to $50,000	4
(c) $50,001 to $100,000	6
(d) $100,001 to $200,000	8
(e) $200,001 to $300,000	10
(f) More than $300,000	10

Total points for section two

Section three – Investment horizons

Investors often have distinct phases in their investment plans. The initial phase is savings and growth. During this time an investor builds up a portfolio toward a future goal. The second phase is typically the use of funds, either for a specific purchase or for income.

6. When do you anticipate using these funds?

	Points
(a) Immediately*	0
(b) One to three years*	0
(c) Four to five years	5
(d) Six to 10 years	10
(e) 11 to 15 years	15
(f) 16 to 20 years	20
(g) More than 20 years	20

7. At the time you need this money, when will you withdraw it?

	Points
(a) All at once, in a lump sum*	3
(b) Over a period of less than two years*	3
(c) Over a period of two to five years	5
(d) Over a period of six to nine years	8
(e) Over a period of 10 to 15 years	10
(f) Over a period of more than 15 years	15

***If your response to question six is either (a) or (b), and your answer to question seven is also (a) or (b), your needs are short term.** Consider using money market funds or short-term guaranteed interest investments to meet your savings goals.

This retirement plan is intended for long-term investing. Using this money for purposes other than retirement planning is not advised and may not be allowed under the registered pension plan locking-in rules.

8. What are your intentions regarding withdrawals and/or contributions to your investments today and over the next five years?

	Points
(a) I plan to withdraw money at regular intervals and do not plan on making contributions.	5
(b) I will likely make a lump-sum withdrawal and do not plan on making contributions.	7
(c) I will likely to be making both contributions and withdrawals.	8
(d) I will likely make additional contributions and will not be withdrawing any funds.	10
(e) I will certainly make regular contributions and will not be withdrawing any funds.	15

Total points for section three

Section four – Attitude toward risk

9. Which statement best describes your knowledge of investments?

	Points
(a) I have very little knowledge and I rely exclusively on the recommendations of financial advisors.	2
(b) I have limited knowledge of stocks and bonds, and I do not follow financial markets.	5
(c) I have a good working knowledge and I regularly follow financial markets.	8
(d) I understand completely how different investment products work; including stocks and bonds, and I follow financial markets closely.	10

STEP 3

10. Realizing there will be downturns in the market, in the event of a significant loss, how long are you prepared to hold your existing investments in anticipation of a recovery in value?

	Points
(a) Less than three months	5
(b) Three to six months	8
(c) Six months to one year	10
(d) One or two years	15
(e) Two to three years	20
(f) Three years or more	25

11. Assuming you invest $100,000 for the long term, what is the maximum drop in your portfolio's value you could comfortably tolerate in any given year?

	Points
(a) I'd be uncomfortable with any loss.*	2
(b) A $5,000 drop is all I could live with.	5
(c) A $10,000 decline is something I could tolerate.	10
(d) A $15,000 drop would be about all I could stand.	15
(e) A $20,000 decline is pretty much my limit.	20
(f) I could live with a decline of more than $20,000.	25

12. Which of the following statements most correctly describes your investment philosophy?

	Points
(a) I cannot accept any fluctuation in principal.*	5
(b) I can only accept minimal fluctuations and prefer to invest in safer, lower-return investments.	10
(c) I am willing to tolerate some ups and downs in the value of my investments to achieve overall higher returns in the long run.	20
(d) My main interest is high, long-term returns and I am not concerned about short-term decreases in the value of my investments.	30

Total points for section four

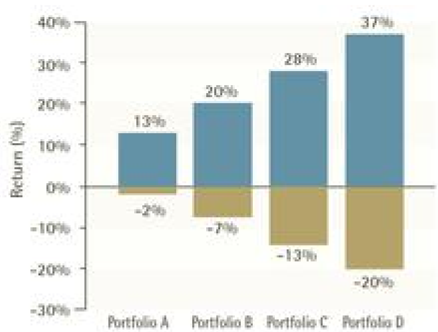
***If your response to question 11 or 12 is (a)**, you should re-evaluate your need for growth and carefully consider your desire for stability. Portfolios without fluctuations in values generally have no growth component. If you cannot tolerate loss, even short term, consider using money market funds or short-term guaranteed interest investments to meet your savings goals.

Section five – Portfolio volatility

Investment portfolios aimed at providing higher returns tend to have greater swings in value(providing both gains and losses). The more aggressive your portfolio, the more pronounced these swings become, and the more often short-term losses can occur.

13. A portfolio is a basket of different investments. The returns earned by a specific portfolio depend on the mix of investments that make up the portfolio. The following graph shows the probable range of returns (from best to worst) of four hypothetical portfolios over a one-year period. In which of these portfolios would you prefer to invest?

	Points
(a) Portfolio A	5
(b) Portfolio B	10
(c) Portfolio C	20
(d) Portfolio D	30



14. Some investors are more willing than others to accept periodic declines in the value of the portfolio as a trade-off for potentially higher long-term returns. Which response best represents your feelings toward the following statement?
I am willing to experience potentially large and frequent declines in the value of my investment if it will increase the likelihood of achieving higher long-term returns.

	Points
(a) Strongly agree	20
(b) Agree	15
(c) Disagree	10
(d) Strongly disagree	5

Total points for section five

Add up the section points to get your final total.

Total points for section one

+ Total points for section two

+ Total points for section three

+ Total points for section four

+ Total points for section five

= Final total

Match your final total to an investment personality below.

If your final total is between...	Your investment personality is...
105 or less	Conservative
106 to 135	Moderate
136 to 164	Balanced
165 to 199	Advanced
200 or more	Aggressive

Your investment personality is: ____________________

Over time, your financial objectives, personal circumstances and the level of risk you're comfortable with will change. We recommend you revisit the *Investment personality questionnaire* regularly or whenever your personal circumstances change significantly, for example: marriage, promotion, etc.

STEP 3

Target risk asset allocation funds

Target risk asset allocation funds are often called "target risk" or "asset allocation" funds and are an easy way to invest your savings. You simply have to choose the fund that matches your investment personality from the *Investment personality questionnaire*.

BENEFITS TO YOU:

- Diversification within a single fund – strength of one investment offsets a weakness in another
- Easy to use and manage
- Matches your personal investment objectives and risk tolerance
- Helps you avoid emotion-based decisions and market-timing
- Makes tracking your savings easier
- Automatically rebalances to suit your investment personality

HOW THEY WORK

Target risk funds are specifically designed to match your investment personality and give you exposure to many investments in a single fund solution. They're designed so you make only one selection from the list of target risk fund options.

Target risk funds are automatically rebalanced to ensure the asset allocation remains current and consistent with each fund's investment objective.

This graph shows the difference in risk and return for each investment option.

More conservative investment options usually experience lower risk and expected returns while more aggressive investment options may experience higher risk and expected returns.

The percentages in the graph reflect the distribution of equity, or higher-risk investments, to fixed income, or lower-risk investments, for each target risk fund.

The asset mixes illustrated above are examples. Refer to the fund reports for the actual asset mix of each target risk fund in your plan.

With target risk funds, you should take the *Investment personality questionnaire* every few years to make sure your risk tolerance still matches this fund. If it doesn't, you should consider changing your investments to reflect your new risk personality.

YOUR PLAN'S TARGET RISK ASSET ALLOCATION FUNDS

Your plan offers the following target risk asset allocation funds:

- Conservative Continuum Fund (PSG)
- Moderate Continuum Fund (PSG)
- Balanced Continuum Fund (PSG)
- Advanced Continuum Fund (PSG)
- Aggressive Continuum Fund (PSG)

For the fund reports associated with these target risk funds, visit www.grsaccess.com under Investments.

STEP 3

Select your own investments

Using your investment personality as a guide, you can select a specific set of investments that best suits your personality and goals.

BENEFITS TO YOU:

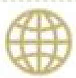
- Allows you to be hands-on with your investments
- Provides the opportunity for you to choose specific investments
- Gives the chance to diversify your investments to suit your goals

HOW TO SELECT YOUR OWN FUNDS:

First you need to find the recommended asset mix for your investment personality, which you determined in the *Investment personality questionnaire*.

An asset mix is the recommended distribution of your investment dollars among different asset classes.

An asset class is a group of similar investments. They're grouped together based on how they earn a return or what they invest in. Your plan offers a selection of funds that may fall into one or more of these asset classes. You can identify asset classes by these symbols:

	Asset allocation funds
	Balanced funds
	Canadian equity funds
$	Cash and equivalent funds
	Fixed income funds
	Foreign equity funds
	Special equity funds

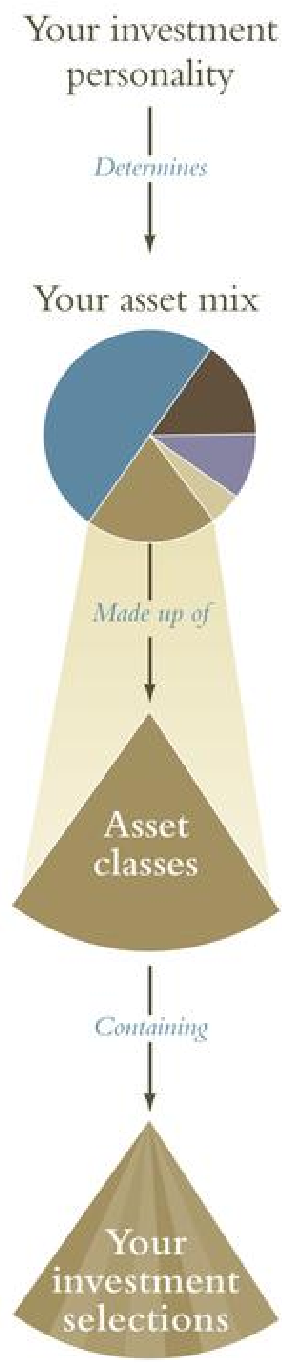
The recommended asset mixes in this section illustrate suggestions for each investment personality. These asset mixes have been selected by investment experts. Simply select the asset mix chart that matches your investment personality.
After you find your asset mix, turn to the investment choices chart to match specific investments to your asset mix.

It's a good idea to invest no more than 25 per cent of your investments in any one fund (with the exception of asset allocation funds). If your asset mix recommends that you have more than 25 per cent in one asset class, consider selecting more than one fund.

By staying within the suggested asset mix percentages, you're growing your savings in a way that's comfortable to you.

This isn't however, a one-time process. As your life changes, so can your risk tolerance so it's a good idea to take the *Investment personality questionnaire* regularly to make sure your investments are still working for you.

THE FUND SELECTION PROCESS



Guaranteed investments

Your plan also offers guaranteed investments. These investments aren't based on an investment personality but offer an interest rate on contributions you invest for a predetermined time.

The interest rate offered on a guaranteed investment doesn't change. Sometimes the growth in a guaranteed investment may not even keep pace with the inflation rate.

Although you're guaranteed to get your initial contributions back with the stated interest, it may not be enough to help you reach your retirement savings goals. However, if you're close to retirement or you'll soon need to access the money you saved, guaranteed investments may be a good choice to avoid market fluctuations.

There may be fees or penalties associated with redeeming a guaranteed investment prior to its maturity date. Review your member booklet for more information.

STEP 3

Recommended asset mixes

CONSERVATIVE

The conservative asset mix is the least aggressive option, with a primary emphasis on income. It's designed for investors who have a short period of time to invest, want a regular income, or have concerns about investment volatility. A small equity component is included to bolster returns above fixed income levels over the long term.

* If you choose not to include balanced funds in your portfolio, our suggested asset mix is fixed income 75%, Canadian equity 15%, foreign equity 10%.

MODERATE

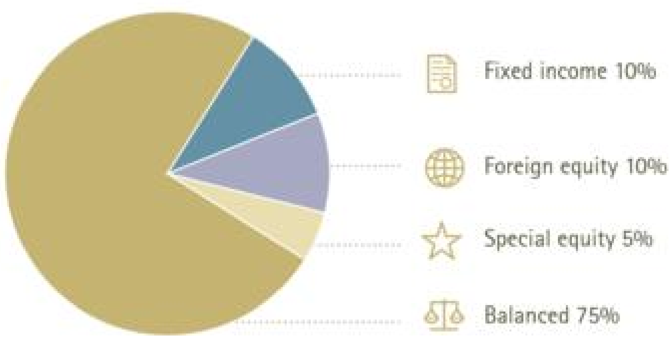
The moderate asset mix is suitable for investors who have a medium period of time to invest and prefer more income than growth. With the largest portion of the asset mix in fixed income investments, and a good portion in equities, the risk is lower than other more aggressive options, but still provides a solid component for growth.

* If you choose not to include balanced funds in your portfolio, our suggested asset mix is fixed income 60%, Canadian equity 25%, foreign equity 15%.

BALANCED

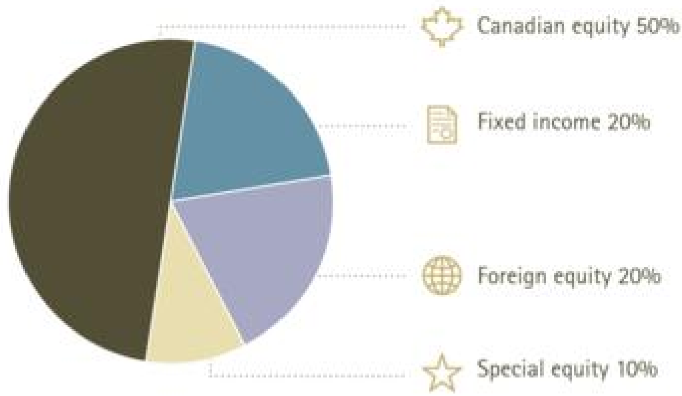
The balanced asset mix is suitable for investors who want a longer-term balance between growth and income at reduced risk. The largest portion of this asset mix is in equities.

* If you choose not to include balanced funds in your portfolio, our suggested asset mix is fixed income 40%, Canadian equity 35%, foreign equity 25%.



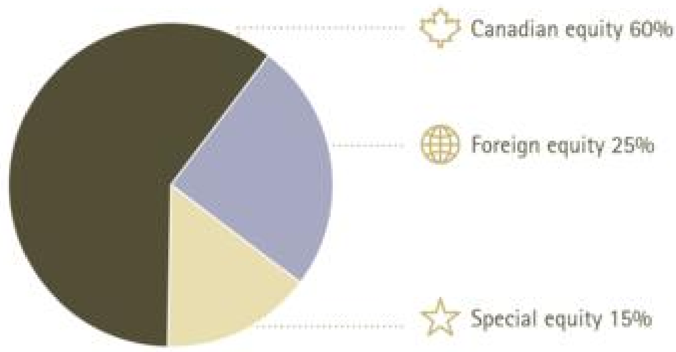
ADVANCED

Advanced investors prefer to emphasize growth. The largest portion of this asset mix is in equities and a moderate amount is in fixed income investments. It's appropriate for investors who want some income in the short term, but are more interested in long-term capital appreciation.



AGGRESSIVE

Aggressive investors want the potential for maximum long-term growth. This asset mix consists solely of equity investments, which is appropriate for people with a long period of time to invest and who aren't concerned with short-term investment volatility.



FIND OUT MORE ABOUT YOUR INVESTMENT OPTIONS

On the next page, all of your investment options are summarized in a brief overview. For more details on a particular fund, read the fund reports on *www.grsaccess.com*.

Here's a brief overview of your investment choices.

Asset Allocation Funds

Fund name	Fund code	Gross annualized rates of return for period ending April 30, 2013 *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	ALL PLANS
Conservative Continuum Fund (PSG)	S605	7.37%	6.97%	5.87%	-	1.246%
Moderate Continuum Fund (PSG)	S606	8.40%	7.15%	5.39%	-	1.247%
Balanced Continuum Fund (PSG)	S607	9.77%	7.53%	4.77%	-	1.249%
Advanced Continuum Fund (PSG)	S608	11.09%	7.63%	3.92%	-	1.250%
Aggressive Continuum Fund (PSG)	S609	12.43%	7.79%	2.95%	-	1.251%

Balanced Funds

Fund name	Fund code	Gross annualized rates of return for period ending April 30, 2013 *				Investment management fee and expense **		
		1 year	3 year	5 year	10 year	RRSP	NRSP	TFSA
Total Return Fund (Montrusco)	MTTR	8.46%	6.29%	3.46%	6.47%	1.304%	1.304%	1.304%
Income Growth Fund (Trimark)	TRIG	13.85%	7.34%	5.18%	6.97%	1.384%	1.384%	1.384%
Balanced Global (Beutel Goodman)	BALBG	11.66%	8.28%	5.64%	8.22%	1.157%	1.157%	1.157%
Balanced Fund (Jarislowsky Fraser)	BALJF	13.50%	8.40%	5.25%	6.97%	1.085%	-	1.085%
Socially Responsible Balanced Fund (Meritas)	BAMER	8.29%	6.32%	3.56%	-	1.463%	1.463%	1.463%

Balanced Funds

Fund name	Fund code	Gross annualized rates of return for period ending April 30, 2013 *				Investment management fee and expense **		
		1 year	3 year	5 year	10 year	RRSP	NRSP	TFSA
Balanced Fund (SRA)	BALSR	9.62%	6.18%	3.70%	7.68%	1.154%	-	1.154%
Balanced Fund (Bissett)	S104	14.00%	9.59%	6.84%	8.27%	1.284%	1.284%	1.284%
Balanced Pension Trust (Phillips, Hager & North)	S147	9.34%	5.57%	3.46%	6.63%	1.122%	1.122%	1.122%
Balanced Index Fund (TDAM)	S080	8.76%	6.30%	3.40%	6.91%	0.905%	0.905%	0.905%
Balanced Fund (CIBC Global Asset Management)	BALTA	9.53%	8.01%	4.78%	7.15%	1.125%	-	1.125%
Balanced Fund (BonaVista)	S107	10.44%	6.76%	4.24%	8.26%	1.267%	-	1.267%
Balanced Fund (Laketon)	S014	9.52%	6.06%	3.91%	6.98%	0.932%	0.932%	0.932%
Balanced Fund (Leith Wheeler)	S196	11.36%	8.19%	4.83%	7.88%	1.126%	1.126%	1.126%
Balanced Fund (Greystone)	S208	8.00%	5.56%	2.59%	7.00%	1.112%	1.112%	1.112%
Balanced Fund (Fiera Capital)	S124	9.19%	8.14%	4.85%	7.89%	1.169%	-	1.169%
Balanced Fund (Invesco)	S288	10.30%	7.22%	4.21%	8.71%	1.383%	1.383%	1.383%

Canadian Equity Funds

Fund name	Fund code	Gross annualized rates of return for period ending April 30, 2013 *				Investment management fee and expense **		
		1 year	3 year	5 year	10 year	RRSP	NRSP	TFSA
Dividend Fund (London Capital)	LDVDL	10.92%	8.63%	5.36%	10.19%	0.932%	0.932%	0.932%
Canadian Equity Fund (London Capital)	LLCNE	3.39%	1.47%	-1.06%	8.75%	0.932%	0.932%	0.932%
Canadian Equity Fund (Montrusco)	LCEMO	5.47%	3.27%	1.49%	9.07%	1.218%	1.218%	1.218%

STEP 3

Canadian Equity Funds

Fund name	Fund code	Gross annualized rates of return for period ending April 30, 2013 *				Investment management fee and expense **		
		1 year	3 year	5 year	10 year	RRSP	NRSP	TFSA
Canadian Growth Fund (Dynamic)	DYCG	0.97%	-3.62%	-5.61%	11.27%	1.533%	1.533%	1.533%
Canadian Equity Fund (Trimark)	TRCE	17.80%	8.14%	5.64%	7.94%	1.384%	1.384%	1.384%
Pure Canadian Equity Fund (Beutel Goodman)	CEBG	12.56%	8.13%	5.22%	10.75%	1.155%	1.155%	1.155%
Cdn Equity Growth Fund (Mackenzie)	LCEGM	2.94%	4.10%	0.22%	8.21%	1.309%	1.309%	1.309%
Canadian Equity Fund (Jarislowsky Fraser)	CEJF	12.64%	5.99%	3.09%	10.55%	1.085%	1.085%	1.085%
Socially Responsible Cdn Equity Fund (Meritas)	JSMER	7.02%	3.83%	0.52%	8.58%	1.763%	1.763%	1.763%
Canadian Equity Fund (SRA)	CESR	4.13%	2.59%	0.15%	9.73%	1.094%	1.094%	1.094%
Canadian Equity Fund (Bissett)	S103	17.51%	11.49%	6.77%	11.01%	1.283%	1.283%	1.283%
Canadian Equity Fund (Phillips, Hager & North)	S269	8.75%	3.88%	0.59%	8.53%	1.103%	1.103%	1.103%
Canadian Equity Index Fund (TDAM)	S120	4.47%	3.51%	0.75%	9.28%	0.901%	0.901%	0.901%
Equity Fund (CIBC Global Asset Management)	CETA	4.61%	4.72%	0.16%	8.24%	1.224%	-	1.224%
Canadian Equity Fund (BonaVista)	S106	9.88%	5.90%	2.26%	10.58%	1.152%	1.152%	1.152%
Canadian Equity Fund (Laketon)	S002	6.09%	2.26%	0.29%	9.79%	0.932%	0.932%	0.932%
Canadian Equity Fund (Leith Wheeler)	S195	11.61%	9.13%	3.17%	11.50%	1.082%	1.082%	1.082%
Canadian Equity Fund (Greystone)	S203	6.09%	1.57%	-1.95%	8.47%	1.102%	1.102%	1.102%
Canadian Equity Fund (Fiera Capital)	S123	5.67%	3.94%	0.37%	8.86%	1.195%	1.195%	1.195%

Canadian Equity Funds

Fund name	Fund code	Gross annualized rates of return for period ending April 30, 2013 *				Investment management fee and expense **		
		1 year	3 year	5 year	10 year	RRSP	NRSP	TFSA
Canadian Growth Fund (Invesco)	S289	12.23%	6.87%	2.62%	10.61%	1.384%	1.384%	1.384%
Growth Equity Fund (AGF)	AGGE	-3.98%	-0.86%	-2.12%	8.77%	1.283%	1.283%	1.283%
Growth Equity Fund (Montrusco)	MTGE	-2.91%	4.56%	5.09%	13.13%	1.143%	1.143%	1.143%
Canadian Small Cap Equity Fund (Bissett)	S105	20.67%	13.07%	8.65%	12.82%	1.734%	1.734%	1.734%

Cash and Equivalent Funds

Fund name	Fund code	Gross annualized rates of return for period ending April 30, 2013 *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	ALL PLANS
Money Market (LK) Fund (Portico)	S029	1.05%	0.95%	1.11%	2.21%	0.782%
1 Yr Compound Interest Acct	CI1	-	-	-	-	-
2 Yr Compound Interest Acct	CI2	-	-	-	-	-
3 Yr Compound Interest Acct	CI3	-	-	-	-	-
4 Yr Compound Interest Acct	CI4	-	-	-	-	-
5 Yr Compound Interest Acct	CI5	-	-	-	-	-
Daily Interest Acct	DIA	-	-	-	-	-

STEP 3

Fixed Income Funds

Fund name	Fund code	Gross annualized rates of return for period ending April 30, 2013 *				Investment management fee and expense **		
		1 year	3 year	5 year	10 year	RRSP	NRSP	TFSA
Bond Fund (Jarislowsky Fraser)	BJF	7.53%	7.64%	7.03%	6.12%	1.085%	1.085%	1.085%
Fixed Income Fund (MFS McLean Budden)	FIMB	6.02%	6.95%	6.50%	6.11%	1.034%	1.034%	1.034%
Socially Responsible Bond Fund (Meritas)	CBMER	5.18%	6.20%	5.67%	5.53%	1.462%	1.462%	1.462%
Bond Fund (SRA)	BSR	5.50%	6.55%	6.64%	6.13%	1.105%	-	1.105%
Short Term Bond Fund (SRA)	STBSR	3.02%	3.52%	4.24%	4.12%	1.186%	1.186%	1.186%
Fixed Income Fund (Bissett)	S158	6.47%	7.23%	6.50%	6.03%	1.284%	1.284%	1.284%
Bond Fund (Phillips, Hager & North)	S149	5.70%	6.85%	6.70%	6.34%	1.102%	1.102%	1.102%
Canadian Bond Index Fund (TDAM)	S079	5.39%	6.76%	6.04%	5.99%	0.896%	0.896%	0.896%
Fixed Income Fund (CIBC Global Asset Management)	FITA	6.48%	7.65%	6.77%	6.21%	1.122%	-	1.122%
Fixed Income Fund (Greystone)	S209	5.41%	7.15%	6.67%	6.39%	1.102%	1.102%	1.102%
Government Bond Fund (Portico)	LGBG	3.43%	4.29%	4.38%	4.56%	0.933%	0.933%	0.933%
Fixed Income Fund (Portico)	S019	6.06%	7.11%	6.25%	6.18%	0.932%	0.932%	0.932%
Commercial Mortgage Fund (Portico)	LMG	4.87%	6.77%	6.36%	6.19%	1.135%	1.135%	1.135%
International Bond Fund (CLI)	S036	1.58%	5.49%	4.60%	1.75%	1.085%	1.085%	1.085%

Foreign Equity Funds

Fund name	Fund code	Gross annualized rates of return for period ending April 30, 2013 *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	ALL PLANS
U.S. Value Equity Fund (London Capital)	S178	18.52%	10.74%	3.42%	-	0.932%
American Growth Fund (AGF)	LAGAG	9.75%	11.29%	4.50%	5.00%	1.383%
U.S. Mid Cap Fund (GWLIM)	LLMCG	16.44%	9.09%	2.21%	3.34%	1.032%
Socially Responsible U.S. Equity Fund (Meritas)	USMER	18.96%	11.29%	2.77%	1.50%	1.963%
U.S. Equity Fund (Phillips, Hager & North)	S261	17.26%	8.82%	3.10%	1.77%	1.106%
U.S. Equity Index Fund (TDAM)	LUSET	18.50%	12.09%	4.79%	3.44%	0.906%
American Equity Fund (UBS)	S236	18.88%	10.32%	3.94%	3.10%	1.393%
Global Equity Fund (Sprucegrove)	GES	16.94%	7.91%	2.57%	5.32%	1.416%
Global Equity Fund (Montrusco)	S066	16.53%	11.18%	6.36%	5.70%	1.460%
Global Equity Fund (Trimark)	TRGE	18.34%	12.18%	2.68%	5.66%	1.383%
Foreign Equity Fund (Mackenzie)	FEMK	16.02%	11.45%	7.51%	7.24%	1.413%
Global Growth Fund (Renaissance)	GGR	18.44%	10.58%	5.67%	7.82%	1.433%
Global Equity Fund (MFS McLean Budden)	GEMB	16.55%	7.10%	1.30%	4.20%	1.075%
Global Equity Index Fund (TDAM)	S244	19.82%	9.88%	2.05%	4.57%	0.932%
Global Equity Fund (UBS)	SICG	16.56%	7.62%	2.47%	3.58%	1.674%
Global Equity Fund (Setanta)	S034	23.72%	10.28%	3.19%	4.67%	1.132%
International Equity Fund (Sprucegrove)	SPIE	16.31%	7.89%	1.83%	7.05%	1.419%

STEP 3

Foreign Equity Funds

Fund name	Fund code	Gross annualized rates of return for period ending April 30, 2013 *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	ALL PLANS
International Equity N Fund (Templeton)	LIETN	20.80%	5.47%	-1.06%	6.19%	1.600%
International Equity Fund (Jarislowsky Fraser)	IEJF	21.87%	11.35%	2.60%	5.32%	1.436%
International Equity Index Fund (TDAM)	LIEIT	21.63%	7.30%	-0.92%	5.08%	0.927%
Emerging Markets Fund (Mackenzie)	LLEMS	8.54%	4.56%	1.06%	13.36%	1.564%
Japan Equity Fund (Mackenzie)	LLPS	26.87%	8.99%	2.33%	5.73%	1.565%
Far East Equity Fund (Mackenzie)	S038	22.05%	7.63%	4.27%	11.27%	1.415%
European Equity Fund (Setanta)	LEES	22.83%	7.73%	0.14%	5.03%	1.284%

Special Equity Funds

Fund name	Fund code	Gross annualized rates of return for period ending April 30, 2013 *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	ALL PLANS
Canadian Resources Fund (AGF)	LCRAG	-9.80%	-3.66%	-5.33%	11.14%	1.282%
Canadian Resource Fund (Mackenzie)	LNRM	-6.38%	2.44%	-4.04%	13.86%	1.313%
Precious Metals Fund (Mackenzie)	LPMM	-34.89%	-11.92%	-6.33%	6.92%	1.316%
Real Estate Fund (GWLRA)	LREG	15.48%	14.65%	7.91%	10.37%	1.282%

* The indicated growth in rates of return reflects changes in unit value and reinvestment of all distributions and is net of the fund operating expense and applicable taxes. It does not take into account investment management fees and applicable taxes payable by the unitholder which would reduce returns. Performance data is provided for illustrative purposes only and represents past performance, which is not necessarily indicative of future performance. Rates shown are valid at time of publication.

** Investment management fees and fund operating expenses shown are exclusive of applicable taxes. Fund operating expenses fluctuate based on asset levels and actual expenses incurred, and are not guaranteed or projected; they are reported retrospectively by calendar year and are calculated as a percentage of the fund.

WHAT'S NEXT

Continue to the fourth step, *Enrol* on the next page. *Enrol* will explain how to join your plan and will give you tips for staying on track to reaching your retirement goals.

STEP 4

Enrol

Now it's time to enrol in your plan. Enrolling is easy, just fill out the forms that start on page 36.

You may need to send different forms to different addresses so make sure you review each one carefully.

Keep the dream alive

Congratulations! By enrolling in your group retirement and savings plan, you've taken the first steps towards achieving your retirement goals.

Review the *Stay on track* checklist to see how you can continue to make the most out of your group retirement and savings plan.

Stay on track

- ❑ **Review and keep your statements** – They provide a snapshot of your retirement savings and whether or not you're on track to reaching your goals. You can also find copies of your statements at www.grsaccess.com.

- ❑ **Increase contributions, if your plan allows** – To see the difference even a small increase could make to your retirement income, visit *My 1 per cent advantage* at www.my1percentadvantage.ca. It's also available at www.grsaccess.com in *Smart tools* in the *Learning centre.*

- ❑ **Act on your responsibilities** – No one cares more about your future than you do. As a plan member you're responsible for:
  - Making investment decisions that fit your goals and risk tolerance
  - Informing yourself about your group retirement and savings plan using all the tools available to you
  - Seeking advice from a trusted financial advisor

- ❑ **Review your goals** – You should review your plan at least once a year or as personal circumstances change. Your annual review should include taking the *Investment personality questionnaire* to make sure your risk tolerance hasn't changed.

- ❑ **Monitor your investments** – Keep a close eye on your investments and the other investment options in your plan. You can do that using your statements, fund reviews, fund reports, *GRS Access* and *Access Line.*

- ❑ **Keep perspective** - Short-term changes in the market are normal. Switching your investment choices because one investment looks like it's gaining value or your current investment is decreasing in value may not help you in the long-term.

- ❑ **Make sure your investments are living up to your expectations** – Take note of the *Retirement income illustrations* on your statements. They'll let you know if you're currently on track to meet your retirement goal; they will also show you the likelihood of reaching that goal based on different rates of return. To make the most effective use of this feature, complete the planning tool on www.grsaccess.com.

Investment Information

Fund Reports

In selecting appropriate investments that match both your goals and investment style, you may want to spend some time reviewing the **fund reports** for your plan choices. These are located at www.grsaccess.com under Investments.

Forms

Here you'll find the forms you need to enrol in the plan. Complete and submit to the address indicated on the form. Forms may have different return address information.

Take note:

- ❑ If you want to join the registered retirement savings plan (RRSP), complete the form on page 37.
- ❑ If you want a spousal account for the registered retirement savings plan (RRSP), you'll need to copy the form on page 37. Your spouse will complete the applicant section and you'll complete the contributor section on the form.
- ❑ If you want to join the non-registered savings plan (NRSP), complete the form on page 41.
  - If you're joining the NRSP, to verify your identity (required for your enrolment), you'll need to complete the *Verification of identity package* on page 47.
- ❑ If you want to join the tax-free savings account (TFSA), complete the form on page 43.
- ❑ Any additional forms that you may need to complete can be found starting on page 45.
  - Lump sum contribution to a Tax-free savings account

THE Great-West Life ASSURANCE COMPANY

Application for membership in a retirement savings plan

Sponsored by: engineerscanada
Engineers Canada is the business name of the Canadian Council of Professional Engineers

Return to Great-West Life, Group Retirement Services
330 University Avenue, Toronto, ON M5G 1R8

SECTION 1 PLAN SPONSOR INFORMATION

Name of plan sponsor	Policy/plan number
CANADIAN COUNCIL OF PROFESSIONAL ENGINEERS	35408

SECTION 2 APPLICANT INFORMATION (please print)

Last name | Middle initial | First name

Spousal RSP ☐ Yes* ☐ No
*If yes, the *spousal/common-law partner* is the applicant

Social insurance number	Date of birth		Marital status	Identification number (N/A for Spousal RSP)
- - Applicant authorizes use of his/her social insurance number for tax reporting, identification and record keeping	yyyy mm dd	☐ Male ☐ Female	☐ Married ☐ Common-law ☐ Quebec civil union ☐ Single ☐ Other ______	

Principal business or occupation

Language preference ☐ English ☐ French

Address (apt. no., street no., street, city, province and postal code)	Telephone number	E-mail address
	( ) -	

SECTION 3 CONTRIBUTOR INFORMATION

Complete for spousal RSPs only

Last name of contributor | First name | Social insurance number - -

SECTION 4 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 5 VERIFICATION OF IDENTITY

IDENTIFICATION OF APPLICANT: In compliance with the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* (Canada), I have verified the identity of the applicant. The source of verification was:

☐ Driver s licence no. ________________ Prov. or country _____ ☐ Passport no.____________ Country ______________
☐ Birth certificate no. ________________ Prov. or country _____ ☐ Other ______________

Servicing representative's name

SECTION 6 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.

Last name of beneficiary | First name | Relationship to applicant | % of distribution | ☐ Male ☐ Female | Minor ☐ Yes ☐ No

Last name of beneficiary | First name | Relationship to applicant | % of distribution | ☐ Male ☐ Female | Minor ☐ Yes ☐ No

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:

Last name of contingent beneficiary | First name | Relationship to applicant | ☐ Male ☐ Female | Minor ☐ Yes ☐ No

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).

Application for membership in a retirement savings plan (continued)

SECTION 7 TRUSTEE APPOINTMENT

Please complete this trustee appointment section if the named beneficiary or contingent beneficiary is a minor or otherwise lacks legal capacity to receive the proceeds (not required if the applicant has already completed a trust agreement).

The applicant appoints the trustee to receive, in trust, all benefits payable to any beneficiary designated under this plan who, at the time benefits are paid, is a minor or lacks legal capacity to give a valid discharge according to the laws of the beneficiary s domicile. Payment of benefits to the trustee discharges London Life to the extent of the payment. The applicant authorizes the trustee in his or her sole discretion to use the benefits for the education or maintenance of the beneficiary and to exercise any right of the beneficiary under the plan. The trustee may, in addition to the investments authorized for trustees, invest in any product of, or offered by, London Life or its affiliated financial institutions. The trust for any beneficiary will terminate once that beneficiary is both of age of majority and has legal capacity to give a valid discharge. The applicant directs the trustee to deliver at that time to the beneficiary the assets held in trust for that beneficiary. The applicant or the applicant s personal representative (in Québec: the applicant s tutor, curator, liquidator, or mandatary in the event of incapacity) may by writing appoint a new trustee to replace the former trustee.

Last name of trustee First name Relationship to applicant

FOR QUEBEC ONLY Where this appointment is governed by Quebec law, trustee shall be understood as administrator , and their related terms and concepts understood accordingly. This appointment shall be interpreted in accordance with the provisions governing the administration of the property of others, under the Civil Code of Quebec.

SECTION 8 INVESTMENT ALLOCATION INSTRUCTIONS

The Issuer offers a selection of both guaranteed investments and variable investment funds. **Contributions directed to variable investment funds are not guaranteed and will increase or decrease in value according to fluctuations in the market value of the assets.** If no election is made, contributions will be invested in the default investment option.

Name of fund and identifier	Percentage	Name of fund and identifier	Percentage
	%		%
	%		%
	%		%
	%		%
	%		%

Total allocation must equal 100%

SECTION 9 CONFIDENTIAL INFORMATION FILE

The Issuer will establish a confidential information file that contains personal information concerning the applicant. By submitting a written request to the Issuer, the applicant may exercise rights of access to, and rectification of, the file. The Issuer will collect, use and disclose the applicant s personal information to: process this application and provide, administer and service the plan applied for (including service quality assessments by or on behalf of the Issuer); advise the applicant of products and services to help the applicant plan for financial security; investigate, if required, and pay benefits under the plan; create and maintain records concerning our relationship as appropriate; and, fulfil such other purposes as are directly related to the preceding. The Issuer may use service providers within or outside Canada. Personal information concerning the applicant will only be available to the applicant, plan sponsor, pension and related government authorities, the Issuer, their affiliates, and any duly authorized employees, agents and representatives of the Issuer or their affiliates, within or outside Canada, for or related to the purpose of the plan, except as otherwise may be required, authorized or allowed by law or legal process, or by the applicant. In all cases, availability is subject to lawful determination by the Issuer. Personal information is collected, used, disclosed, or otherwise processed or handled in accordance with governing law, including applicable privacy legislation, and the applicant s personal information may be subject to disclosure by those authorized under applicable law within or outside Canada.

SECTION 10 APPLICATION FOR REGISTRATION

The applicant applies for membership in the retirement savings plan and authorizes the plan sponsor to act as his/her agent for the purpose of the plan. The applicant requests that London Life Insurance Company (the Issuer) apply to register this plan as a retirement savings plan under the Income Tax Act (Canada) and any similar provincial law. If locked-in pension funds are transferred to the plan, the applicant agrees and acknowledges that such funds will be governed by the locked-in retirement account endorsement or locked-in retirement savings plan endorsement, as applicable (the locked-in endorsement), which will form part of the plan and will override the terms of the retirement savings plan certificate issued to the member to the extent of any inconsistency between the certificate and the endorsement.

SECTION 11 SIGNATURE

The applicant acknowledges receipt of the investment information applicable to the plan. The applicant confirms the instructions, designations and appointment on this form. The applicant is aware of the reasons the information covered by the applicant s authorizations and consents is needed, and the benefits of, and the risks of not, authorizing/consenting. The applicant authorizes and consents to the Issuer collecting, using, and disclosing personal information concerning the applicant for the purposes outlined in the Confidential Information File section. This authorization and consent is given in accordance with applicable law and without limiting the authorizations and consents given elsewhere in this application. The applicant s authorizations and consents will begin the date this application is signed and end when no longer required. The applicant s authorizations and consents may be revoked at any time by either written or electronic notification to the Issuer, subject to legal and contractual considerations. A reproduction of the applicant s authorizations and consents will be as valid as the original. Upon termination of membership, the applicant s account under the retirement savings plan will be transferred to a retirement savings plan/LIRA with the Issuer, unless the Issuer receives other instructions from the applicant.

Signature of applicant Date

THE
Great-West Life
ASSURANCE COMPANY

RSP contribution details for membership in a retirement savings plan

Sponsored by:
engineerscanada
Engineers Canada is the business name of the Canadian Council of Professional Engineers

Return to Great-West Life, Group Retirement Services
330 University Avenue, Toronto, ON M5G 1R8

To be completed by the person indicated in section 3 of the *Application for membership in a retirement savings plan.*

Please print.

PLAN SPONSOR INFORMATION

Name of plan sponsor	Policy/plan number
CANADIAN COUNCIL OF PROFESSIONAL ENGINEERS	**35408**

MEMBER INFORMATION (applicant for RSP)

Last name	Initial	First name	Social insurance number
			- -

CONTRIBUTING MEMBER

Last name	Initial	First name	Social insurance number
			- -

Direction of contributions The direction given on this form will apply to **future** contributions only and will remain in effect until we are advised otherwise. This direction will apply to contributions as determined in accordance with the plan set up. Please see your plan administrator if you have any questions regarding the plan set up.

Please choose one of the following:

☐ 100% Contribution Spousal RSP, Identification number *(completed by Great-West)*
(My spouse/common-law partner is the owner of the plan.)

☐ Split Contribution Personal/Spousal RSP (total allocation must equal 100%) *

% Personal RSP, Identification number *(completed by Great-West)*
(I am the owner of the plan.)

% Spousal RSP, Identification number *(completed by Great-West)*
(My spouse/common-law partner is the owner of the plan.)

* Lump sum contributions may be applied differently than indicated above. When the contribution is sent in the instructions must be clearly indicated. If no instructions are received, the contribution will be applied according to the instructions on this form.

Signature of contributing member Date

THE Great-West Life ASSURANCE COMPANY

Application for membership in a Non-registered savings plan

Sponsored by: engineerscanada

Engineers Canada is the business name of the Canadian Council of Professional Engineers

Return to Great-West Life, Group Retirement Services
330 University Avenue, Toronto, ON M5G 1R8

SECTION 1 - PLAN SPONSOR INFORMATION

Name of plan sponsor	Policy/plan number
CANADIAN COUNCIL OF PROFESSIONAL ENGINEERS	**35408**

SECTION 2 - APPLICANT INFORMATION (please print)

Last name	Middle initial	First name	☐ Male ☐ Female	Division/subgroup

Address (apt. no., street no., street, city, province and postal code)	Telephone no.	E-mail address
	( ) -	

Social insurance number	Marital status	Identification no.	Language preference
- - Applicant authorizes use of his/her social insurance number for tax reporting, identification and record keeping	☐ Married ☐ Common-law ☐ Quebec civil union ☐ Single ☐ Other ________		☐ English ☐ French

Date of birth	Date joined plan	Occupation / Job title
yyyy mm dd	yyyy mm dd	

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 upon or following the applicant s death.

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.

Last name of beneficiary	First name	Relationship to applicant	% of distribution		Minor
				☐ Male ☐ Female	☐ Yes ☐ No
				☐ Male ☐ Female	☐ Yes ☐ No

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:

Last name of contingent beneficiary	First name	Relationship to applicant		Minor
			☐ Male ☐ Female	☐ Yes ☐ No

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).

Application for membership in a non-registered savings plan (continued)

SECTION 5 - TRUSTEE APPOINTMENT

Please complete this trustee appointment section if the named beneficiary or contingent beneficiary is a minor or otherwise lacks legal capacity to receive the proceeds (not required if the applicant has already completed a trust agreement).

The applicant appoints the trustee to receive, in trust, all benefits payable to any beneficiary designated under this plan who, at the time benefits are paid, is a minor or lacks legal capacity to give a valid discharge according to the laws of the beneficiary s domicile. Payment of benefits to the trustee discharges the Issuer to the extent of the payment. The applicant authorizes the trustee in his or her sole discretion to use the benefits for the education or maintenance of the beneficiary and to exercise any right of the beneficiary under the plan. The trustee may, in addition to the investments authorized for trustees, invest in any product of, or offered by, the Issuer or its affiliated financial institutions. The trust for any beneficiary will terminate once that beneficiary is both of age of majority and has legal capacity to give a valid discharge. The applicant directs the trustee to deliver at that time to the beneficiary the assets held in trust for that beneficiary. The applicant or the applicant s personal representative (in Québec: the applicant s tutor, curator, liquidator, or mandatary in the event of incapacity) may by writing appoint a new trustee to replace the former trustee.

Last name of trustee	First name	Relationship to applicant

FOR QUEBEC ONLY - Where this appointment is governed by Quebec law, trustee shall be understood as administrator , and their related terms and concepts understood accordingly. This appointment shall be interpreted in accordance with the provisions governing the administration of the property of others, under the Civil Code of Quebec.

SECTION 6 INVESTMENT ALLOCATION INSTRUCTIONS

The Issuer offers a selection of investment options. **Contributions directed to variable investment funds are not guaranteed and will increase or decrease in value according to fluctuations in the market value of the assets.** If no election is made, contributions will be invested in the default investment option.

Name of fund and identifier	Percentage	Name of fund and identifier	Percentage
	%		%
	%		%
	%		%
	%		%

total allocation must equal 100%

SECTION 7 - CONFIDENTIAL INFORMATION FILE

The Issuer will establish a confidential information file that contains personal information concerning the applicant. By submitting a written request to the Issuer, the applicant may exercise rights of access to, and rectification of, the file. The Issuer will collect, use and disclose the applicant s personal information to: process this application and provide, administer and service the plan applied for (including service quality assessments by or on behalf of the Issuer); advise the applicant of products and services to help the applicant plan for financial security; investigate, if required, and pay benefits under the plan; create and maintain records concerning our relationship as appropriate; and, fulfil such other purposes as are directly related to the preceding. The Issuer may use service providers within or outside Canada. Personal information concerning the applicant will only be available to the applicant, plan sponsor, pension and related government authorities, the Issuer, their affiliates, and any duly authorized employees, agents and representatives of the Issuer or their affiliates, within or outside Canada, for or related to the purpose of the plan, except as otherwise may be required, authorized or allowed by law or legal process, or by the applicant. In all cases, availability is subject to lawful determination by the Issuer. Personal information is collected, used, disclosed, or otherwise processed or handled in accordance with governing law, including applicable privacy legislation, and the applicant s personal information may be subject to disclosure to those authorized under applicable law within or outside Canada.

SECTION 8 SIGNATURE

The applicant confirms the instructions, designations and appointment on this form. The applicant is aware of the reasons the information covered by the applicant s authorizations and consents is needed, and the benefits of, and the risks of not, authorizing/consenting. The applicant authorizes and consents to the Issuer collecting, using, and disclosing personal information concerning the applicant for the purposes outlined in the Confidential Information File section. This authorization and consent is given in accordance with applicable law and without limiting the authorizations and consents given elsewhere in this application. The applicant s authorizations and consents will begin the date this application is signed and end when no longer required. The applicant s authorizations and consents may be revoked at any time by either written or electronic notification to the Issuer, subject to legal and contractual considerations. A reproduction of the applicant s authorizations and consents will be as valid as the original.

Signature of applicant	Date

SECTION 9 VERIFICATION OF IDENTITY MUST BE COMPLETED BY THE BROKER

NOTE: If face to face verification by the broker is not possible, a separate identification package must be completed. Visit www.grsaccess.com or call 1-800-724-3402 to obtain the appropriate forms. Contributions will not be accepted until the verification of identity process is complete.

IDENTIFICATION OF APPLICANT: In compliance with the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* (Canada), I have verified the identity of the applicant. The source of verification was:

Driver s license no.	Prov. or country	Passport no.	Country
Birth certificate no.	Prov. or country	Other	

Broker Location/Company Name

Broker Name (please print) Broker Signature

THE Great-West Life ASSURANCE COMPANY

Application for membership in a tax-free savings account

Sponsored by: engineerscanada
Engineers Canada is the business name of the Canadian Council of Professional Engineers

Return to Great-West Life, Group Retirement Services
330 University Ave, Toronto, ON M5G 1R8

SECTION 1 EMPLOYER/PLAN SPONSOR INFORMATION

Name of employer/plan sponsor	Policy/plan number
CANADIAN COUNCIL OF PROFESSIONAL ENGINEERS	35408

SECTION 2 ISSUER INFORMATION

This tax-free savings account is issued by London Life Insurance Company (London Life), 255 Dufferin Avenue, London, Ontario N6A 4K1. London Life is a subsidiary of The Great-West Life Assurance Company. 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 for the promotion and marketing of insurance products.

SECTION 3 HOLDER/MEMBER INFORMATION (please print)

Last name	Middle initial	First name		Division / subgroup
			☐ Male ☐ Female	

Social insurance number	Date of birth	Identification / employee number	Language preference
- - Holder authorizes use of his/her social insurance number for tax reporting, identification and record keeping	yyyy mm dd Must be 18 or older		☐ English ☐ French

Address (apt. no., street no., street, city, province and postal code)	Telephone number	E-mail address
	( ) -	

SECTION 4 SUCCESSOR HOLDER/SUCCESSOR MEMBER INFORMATION

After death of the holder, is the holder s spouse or common-law partner (if living and the holder s spouse or common-law partner at the time of death) to become the successor holder and acquire all rights of the holder? ☐ Yes ☐ No If no, proceed to section 5.
If yes, complete the following:

Spouse or common-law partner s last name	Middle initial	First name		Social insurance number	Date of birth
			☐ Male ☐ Female	- -	yyyy mm dd

Note: if a spouse or common-law partner has been appointed as successor holder, that person should not be named as beneficiary under section 5 (although another beneficiary may be appointed) and an irrevocable beneficiary cannot be appointed. The above successor holder appointment may be revoked at any time.

SECTION 5 BENEFICIARY INFORMATION

These designations are for all benefits payable under the plan and 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 holder 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 holder s spouse as beneficiary is irrevocable unless the holder 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 holder 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 holder, 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 holder (if more than one beneficiary, total distribution must equal 100%).
I reserve the right to revoke any and all revocable beneficiary designations.

Last name of beneficiary	First name	Relationship to holder	% of distribution		Minor
				☐ Male ☐ Female	☐ Yes ☐ No
				☐ Male ☐ Female	☐ Yes ☐ No

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:

Last name of contingent beneficiary	First name	Relationship to holder		Minor
			☐ Male ☐ Female	☐ Yes ☐ No

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).

Application for membership in a tax-free savings account (continued)

SECTION 6 TRUSTEE APPOINTMENT

Please complete this trustee appointment section if the named beneficiary or contingent beneficiary is a minor or otherwise lacks legal capacity to receive the proceeds (not required if the holder has already completed a trust agreement).

The holder appoints the trustee to receive, in trust, all benefits payable to any beneficiary designated under this plan who, at the time benefits are paid, is a minor or lacks legal capacity to give a valid discharge according to the laws of the beneficiary s domicile. Payment of benefits to the trustee discharges London Life to the extent of the payment. The holder authorizes the trustee in his or her sole discretion to use the benefits for the education or maintenance of the beneficiary and to exercise any right of the beneficiary under the plan. The trustee may, in addition to the investments authorized for trustees, invest in any product of, or offered by, London Life or its affiliated financial institutions. The trust for any beneficiary will terminate once that beneficiary is both of age of majority and has legal capacity to give a valid discharge. The holder directs the trustee to deliver at that time to the beneficiary the assets held in trust for that beneficiary. The holder or the holder s personal representative (in Québec: the holder s tutor, curator, liquidator, or mandatory in the event of incapacity) may by writing appoint a new trustee to replace the former trustee.

Last name of trustee	First name	Relationship to holder

FOR QUEBEC ONLY Where this appointment is governed by Quebec law, trustee shall be understood as administrator , and their related terms and concepts understood accordingly. This appointment shall be interpreted in accordance with the provisions governing the administration of the property of others, under the Civil Code of Quebec.

SECTION 7 INVESTMENT ALLOCATION INSTRUCTIONS

The Issuer offers a selection of both guaranteed investments and variable investment funds. **Contributions directed to variable investment funds are not guaranteed and will increase or decrease in value according to fluctuations in the market value of the assets.** If no election is made, contributions will be invested in the default investment option.

Name of fund/identifier	Percentage	Name of fund/identifier	Percentage
	%		%
	%		%
	%		%
	%		%
	%		%

total allocation must equal 100%

SECTION 8 CONFIDENTIAL INFORMATION FILE

The Issuer will establish a confidential information file that contains personal information concerning the holder. By submitting a written request to the Issuer, the holder may exercise rights of access to, and rectification of, the file. The Issuer will collect, use and disclose the holder s personal information to: process this application and provide, administer and service the plan applied for (including service quality assessments by or on behalf of the Issuer); advise the holder of products and services to help the holder plan for financial security; investigate, if required, and pay benefits under the plan; create and maintain records concerning our relationship as appropriate; and, fulfil such other purposes as are directly related to the preceding. The Issuer may use service providers within or outside Canada. Personal information concerning the holder will only be available to the holder, plan sponsor, government authorities, the Issuer, their affiliates, within or outside Canada, and any duly authorized employees, agents and representatives of the Issuer or their affiliates, for or related to the purpose of the plan, except as otherwise may be required, authorized or allowed by law or legal process, or by the holder. In all cases, availability is subject to lawful determination by the Issuer. Personal information is collected, used, disclosed, or otherwise processed or handled in accordance with governing law, including applicable privacy legislation, and the holder s personal information may be subject to disclosure to those authorized under applicable law within or outside Canada.

SECTION 9 ELECTION FOR REGISTRATION

The holder applies for membership in the tax-free savings account and authorizes the plan sponsor to act as his/her agent for the purpose of the plan. The holder requests that London Life Insurance Company (the Issuer) file an election with the Minister of National Revenue to register the qualifying arrangement as a tax-free savings account under the Income Tax Act (Canada) and any similar provincial law. The holder s tax-free savings account will be effective on the date this application is signed, unless the application is signed before January 1, 2009 in which case the account will be effective January 1, 2009 and no contributions can be made until 2009.

SECTION 10 SIGNATURE

The holder confirms the instructions, designations and appointment on this form. The holder is aware of the reasons the information covered by the holder s authorizations and consents is needed, and the benefits of, and the risks of not, authorizing/consenting. The holder authorizes and consents to the Issuer collecting, using, and disclosing personal information concerning the holder for the purposes outlined in the Confidential Information File section. This authorization and consent is given in accordance with applicable law and without limiting the authorizations and consents given elsewhere in this application. The holder s authorizations and consents will begin the date this application is signed and end when no longer required. The holder s authorizations and consents may be revoked at any time by either written or electronic notification to the Issuer, subject to legal and contractual considerations. A reproduction of the holder s authorizations and consents will be as valid as the original. If the holder ceases to be eligible to participate in the Plan, the holder s tax-free savings account will be transferred to a new policy/plan number with the Issuer unless the Issuer receives other instructions from the holder, and the holder hereby appoints the Issuer as the holder s agent for any related purpose.

Signature of holder	Date

Chairman of the Board

President and Chief Executive Officer

Lump sum deposit to a Tax-Free Savings Account

Return to: Great-West Life, Group Retirement Services
330 University Ave, Toronto, ON M5G 1R8

To be completed by a plan member who is making a lump sum deposit to a Tax-Free Savings Account (TFSA).

Services for the plan are provided by The Great-West Life Assurance Company (Great-West). The policy is issued by London Life Insurance Company, a subsidiary of Great-West.

Please print.

EMPLOYER/PLAN SPONSOR INFORMATION	
Name of employer/plan sponsor **CCPE/CCI**	Policy/plan number **35408**
MEMBER INFORMATION:	
Last name Initial First name	Social insurance number - -

I am attaching a cheque (payable to London Life) in the amount of $__________ to be deposited to my Tax-Free Savings Account (TFSA):

Please invest this deposit as follows:

☐ According to my current investment allocation instructions.

☐ According to the following special instructions for this deposit only:

Percentage	Name of fund / identifier	Percentage	Name of fund / identifier
% to		% to	
% to		% to	
% to		% to	

Total allocation must equal 100%.

Signature of member ________________________________ Date ____________________

Please make your cheque ***payable to London Life Insurance Company*** *and return to Great-West with this form. Our offices are located at:*

255 Dufferin Avenue, T540, London ON N6A 4K1
PO Box 7200 Stn. Main, Winnipeg MB R3C 4W4
1450-2001 University Street, Montreal QC H3A 1T9
330 University Avenue, Toronto ON M5G 1R8

Access anytime ... with www.grsaccess.com – our secure, easy-to-use retirement planning Web site.
Or, Access Line – our automated phone service at 1-800-724-3402.

THE
Great-West Life
ASSURANCE COMPANY

Verification of identity package

The forms contained in this package are to be used if you are not able or it is not convenient to have an in person verification of your identity performed with an authorized representative*. This identification process is required to comply with anti-money laundering regulations for your non-registered plan

Both the *Certification of personal identity* and the *Member banking confirmation authorization* forms must be completed and returned to Great-West Life.

The *Certification of personal identity* form requires that you have a guarantor who is engaged in a specified profession verify your identity. Details regarding the documents that can be used for this verification along with additional instructions can be found on the form.

The *Member banking confirmation authorization* form is to be completed by you and will authorize us to contact your financial institution to confirm the information you have provided. Additional details regarding the completion of this form can be found on the form. Note that your financial institution may charge you for this service. Contact your financial institution for details.

Once you have completed both the forms in this package, please forward them to Great-West Life.

*Authorized representative means any individual who is employed by Great-West Life group retirement services, or is a contracted advisor for the plan.

The Great-West Life Assurance Company

Certification of personal identity

(Required to comply with anti-money laundering regulations)

Return to: Great-West Life, Group Retirement Services
330 University Ave, Toronto, ON M5G 1R8

Services for this plan are provided by The Great-West Life Assurance Company (Great-West). The plan is issued by London Life Insurance Company, a subsidiary of Great-West.

To be completed by the member/applicant (please print):

EMPLOYER/PLAN SPONSOR INFORMATION

Name of employer/plan sponsor	Policy/plan number
CCPE/CCI	**35408**

MEMBER/APPLICANT INFORMATION

Last name	Initial	First name	Social insurance number	Certificate number	Occupation
			- -		

Member/applicant address (apt. no., street no., street, city, province and postal code)

IMPORTANT – if home address includes a PO Box, General Delivery or Rural Route, you must also include the civic or street address.

Note to member/applicant: Please provide a certified photocopy of a personal identification document which meets the conditions below, in order for us to process your application/payment.

1. Take a legible photocopy of a valid personal identification document (see point 2 below) that has not expired, as well as the original document to a guarantor (see point 3 below) for certification. Both the front and back of the original document, where applicable, are to be shown on a single photocopy, reproduced on one side of the photocopy paper only (i.e., the reverse side of the photocopy is to be blank).
2. Personal identification documents include: your birth certificate, driver's license, passport, permanent resident card, or other similar document. Documents must be valid and not expired. A preferred document is one that has your photo and signature on it. It must have a unique identification number, and have been government-issued.
3. A guarantor must be a person engaged in one of the following professions in Canada:

Dentist	Judge	Pharmacist	Lawyer	Professional accountant(CA, CGA, PA or RPA)
Medical Doctor	Magistrate	Veterinarian	Notary (Quebec)	Professional Engineer (P.Eng., Eng.)
Chiropractor	Optometrist		Notary Public	Commissioner of oaths

Instructions to Guarantor

As the guarantor, please follow these steps:

1. Attach this certification form, text side up, to the blank side of the photocopy.
2. Compare the original document to the photocopy to confirm they are identical and complete the following:

   I ____
   (PRINT name of person making the confirmation of identity)
   certify that the photocopy to which I have affixed this certification form is a true copy of the original document (or of its relevant, identifying parts), as that original document, in its entirety, was shown to me, an unexpired

   ____,
   (PRINT type of identification document e.g. birth certificate, passport, driver's license used)

   with issue number ______________________________.
   (PRINT issue or serial number of document)

   and bearing the name of: ____________________________.
   (PRINT name of person concerned, e.g., driver shown on driver's licence)

   Signature: __________________________________

   Address: Street and number: ____________________________

   Town/City: ____________________________

   Province and postal code: ____________________________

   Profession in which I am engaged (in Canada): ______________________

   Date of signing / certification of identity: ________________

3. Sign and date the photocopy image and write "**Certified to be a true copy**".

March 2011

Authorization to confirm banking information

Great-West Life
THE ASSURANCE COMPANY

Return to: Great-West Life, Group Retirement Services
330 University Ave, Toronto, ON M5G 1R8

This form is to be used in combination with the *Certification of personal identity* form when a member/applicant of a non-registered group retirement plan is required to provide proof of identity and identification in person is not possible or convenient. Signing this form will provide authorization for Great-West Life to contact the applicable financial institution to confirm the banking information provided. Financial institutions may charge for this service and should be contacted for details.

The Great-West Life Assurance Company (Great-West) provides services for group retirement plans issued by London Life Insurance Company, a subsidiary of Great-West.

To be completed by the member/applicant (please print):

EMPLOYER/PLAN SPONSOR INFORMATION	
Name of employer/plan sponsor **CCPE/CCI**	Policy/plan number **35408**

MEMBER/APPLICANT INFORMATION				
Last name	Initial	First name	Social insurance number	Certificate number
			- -	

Please attach a void cheque <u>or</u> provide the Financial Institution & Account information below

FINANCIAL INSTITUTION & ACCOUNT INFORMATION		
Financial Institution Name	**Address of Financial Institution** (include street address, city, province and postal code)	**Account #**

I, the member/applicant, give consent to Great-West to contact the financial institution noted above to confirm the information provided on this form for the purposes of the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* (Canada). I also consent to this form being released to my financial institution for purposes of verifying my authorization.

Signed at ______________________________ Date ______________________________
City Province

Signature of member/applicant ______________________________

March 2011

THE Great-West Life ASSURANCE COMPANY

Transfer authorization for registered investments

Sponsored by: engineerscanada

Engineers Canada is the business name of the Canadian Council of Professional Engineers

PART 1 – CLIENT IDENTIFICATION

Account/policyowner last name		First name & initial(s)
Address		Postal code
Social Insurance Number	Home telephone number ( ) –	Business telephone number ( ) –

PART 2 – RECEIVING INSTITUTION INFORMATION

Receiving institution name **LONDON LIFE INSURANCE COMPANY**	Address Attn: The Great-West Life Assurance Company Group Retirement Services	
Contact name	Telephone number & extension ( ) –	FAX number ( ) –
Name of plan sponsor **CANADIAN COUNCIL OF PROFESSIONAL ENGINEERS**	Client plan number **35408**	Plan type ☐ RRSP

Investment instructions (if no instructions noted, deposit will be made according to your current allocation instructions)

Investment/fund name	% or $ amount

PART 3 – CLIENT DIRECTION TO RELINQUISHING INSTITUTION

Relinquishing institution name		
Address		Postal code
Client account/policy number	Transfer cash value of (check one box only) ☐ Full account/policy ☐ Partial account/policy as indicated below or on attached list	

*** Please refer to bold statement in Client authorization section below** — For use by relinquishing institution

Investment amount ($)	Symbol and/or certificate/policy number	Delay transfer until (mmm dd yyyy)
Investment description		
Investment amount ($)	Symbol and/or certificate/policy number	Delay transfer until (mmm dd yyyy)
Investment description		

PART 4 – CLIENT AUTHORIZATION

I hereby request the transfer of my account and its investments as described above.
I have requested a transfer in cash. I authorize the liquidation of all or part of my investments and I agree to pay any applicable fees, charges or adjustments.

X

Signature of account/policyholder — Date

X

Signature of preferred or irrevocable beneficiary (if applicable) — Date

PART 5 – ACCEPTANCE BY RECEIVING INSTITUTION

The receiving institution named above accepts the above request for transfer and, when the funds and an application for membership in the plan are received, will credit the annuitant or member under the plan or account number indicated.

Diana Tremblay — Director, GRS Admin

Date — Authorized signature — Position or office

PART 6 – FOR USE BY RELINQUISHING INSTITUTION ONLY

Registered type ☐ RPP ☐ DPSP ☐ RRSP (personal) ☐ RRSP (spousal) - Spouse's name ____________
Social Insurance Number

Locked-in funds ☐ No ☐ Yes – Locked-in confirmation attached			
Locked-in amount $	Sex-distinct amount $	Unisex amount $	Governing legislation
Contact name		Telephone ( )	FAX number ( )
Authorized signature	Position		Date

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