

Return to Great-West Life, Group Retirement Services
330 University Avenue, Toronto, ON M5G 1R8
1-800-724-3402

SECTION 1 – EMPLOYER/PLAN SPONSOR INFORMATION

Name of employer/plan sponsor ENGINEERS CANADA	Policy/plan number 35408
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SECTION 2 – ISSUER INFORMATION

The non-registered savings plan is issued by London Life Insurance Company (the Issuer) 255 Dufferin Avenue, London, ON N6A 4K1. London Life is a subsidiary of Great-West Life. The Great-West Life Assurance Company and key design are trade-marks of Great-West Life, used under licence by London Life for the promotion and marketing of insurance products.

SECTION 3 – APPLICANT INFORMATION (all fields must be completed) (please print)

Last name	Middle initial	First name	Division/subgroup	Identification/employee number
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Social insurance number	Are you a United States citizen or U.S. resident for tax purposes? <input type="checkbox"/> Yes <input type="checkbox"/> No
I authorize the use of my social insurance number for tax reporting, identification and record keeping	If yes, provide taxpayer identification number (TIN): _____ Failure to answer will require the Issuer to report to Canada Revenue Agency that a response was not received

Date of birth yyyy mm dd	Language preference <input type="checkbox"/> English <input type="checkbox"/> French	Email address (required for online access and to email information about the plan or services connected with it)
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Address (apt. no., street no., street)

IMPORTANT – if address includes a PO box, general delivery or rural route, also include the civic or street address

City	Province	Postal code	Telephone no. - - Ext.	Alternate telephone no. - -
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SECTION 4 – BENEFICIARY INFORMATION

Primary beneficiary(ies) on my death

Last name	First name	Date of birth yyyy mm dd	Relationship of beneficiary to applicant Select box below OR Specify under				% of benefit
			Married	Quebec civil union spouse	Common-law partner	Other (child, friend, etc.)	
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
							Total 100%

Unless the law requires otherwise, if one of my primary beneficiaries predeceases me, their share will be paid to the surviving primary beneficiaries in equal shares, or if there is no surviving primary beneficiary(ies), to my contingent beneficiary(ies) named below. If there is no contingent beneficiary(ies), the benefit will be paid to my estate.

Contingent beneficiary(ies) on my death

Last name	First name	Date of birth yyyy mm dd	Relationship of beneficiary to applicant	% of benefit
				Total 100%

Where permitted by law, these designations are for all benefits payable under the plan.

All beneficiary designations are revocable **except**:

- where a *Designation of irrevocable beneficiary* form is completed
- where Quebec law applies and I have designated my married or civil union spouse as my beneficiary - the box below applies.

Where Quebec law applies:

- **If I designate your married or civil union spouse as my beneficiary**, they will be irrevocable unless I check the box below. If not, restrictions will apply, unless I obtain the consent of my spouse. For example, I will be prevented from changing my beneficiary, making withdrawals (where permitted) or exercising certain other rights.
I designate my married or civil union spouse as my revocable beneficiary.
- **Where a minor beneficiary or a person who lacks legal capacity resides in Quebec** - Benefits payable under this plan to a beneficiary who, at the time payment is to be made, is a minor or lacks legal capacity, will be paid to their tutor(s) or curator, unless a valid trust has been established for the benefit of the beneficiary, by will or by separate contract, to receive any such payment and the Issuer has been provided notice of the trust. If a trust has already been established, designate the trust as the beneficiary in this section. **Before designating a trust, legal advice should be sought.**

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

SECTION 5 – TRUSTEE APPOINTMENT

(to be completed if any of the beneficiaries are minors or otherwise lack legal capacity AND DO NOT RESIDE IN QUEBEC)

If a formal trust does not exist, I hereby appoint:

Full name of trustee being appointed (last name, then first):	Trustee for (indicate beneficiary name)	Relationship of trustee to applicant:

as trustee to receive, in trust, all benefits payable to any beneficiary designated under the 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. I authorize the trustee in their 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. I direct the trustee to deliver at that time to the beneficiary the assets held in trust for that beneficiary. I or my personal representative may by writing appoint a new trustee to replace the former trustee.

SECTION 6 – INVESTMENT SELECTION

Select investment(s) for member contributions. If a selection is not made, contributions will be invested in the default investment.

Name of investment and/or code	Percentage	Name of investment and/or code	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, its affiliates, and any duly authorized employees, agents and representatives of the Issuer or its 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. For more information about our privacy practices, please ask for a copy of our Privacy Guidelines brochure.

SECTION 8 – SIGNATURE

I confirm the information on this form is complete and accurate and will update it in the future as it changes. I am aware of the reasons the information covered by my authorizations and consents is needed, and the benefits of, and the risks of not, authorizing/consenting. I authorize and consent to the Issuer collecting, using, and disclosing personal information concerning me 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. My authorizations and consents will begin the date this application is signed and end when no longer required. My 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 my authorizations and consents will be as valid as the original. If I cease to be eligible to participate in the plan and do not make an election in accordance with the plan terms, the Issuer is authorized to exercise transfer or withdrawal options provided in the plan, and I hereby appoint the Issuer as my agent for this and any related purpose.

Important: Please review the instructions at the beginning of section 9 on the next page.

Signature of applicant

Date

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

SECTION 9 – ADDITIONAL REQUIRED INFORMATION/VERIFICATION OF IDENTITY

The applicant will not be set up as a member under the plan until the identification process is complete.

Note: Do not complete this section if verification in person by an authorized representative 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.

Part A – to be completed by the applicant (complete all applicable areas of sections 1 to 4)

1) Purpose of joining the plan (select a maximum of two choices)

- Short-term savings Long-term savings Estate planning/protection Retirement fund
 Other (specify) _____

2) Source of funds (indicate where funds originated or how they were acquired, it is not sufficient to indicate bank account or savings)

- Employment income Inheritance Sale of property/house Gift
 Household income (specify source) _____ (e.g. spouse's earnings)
 Other (provide detailed description) _____

3) Employment details

Are you currently employed?

- Yes. Provide employment details under **Currently employed**.
 No. Provide details under **Not currently employed**.

Currently employed:

Detailed occupation/job title	Nature of responsibilities
Employer	Nature of employer's business

Not currently employed:

- Check one of the following: Unemployed Retired Student Homemaker
 Other: please specify _____

Previous employer (complete if previously employed or retired)	Previous employer's business (complete if previously employed or retired)
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4) Third party determination

Is or will a third party be involved with the plan (third party can be an individual or an entity such as a corporation, trust or partnership)? A third party includes any individual or entity who will contribute to the plan, provide instructions for the plan or have the use of, or access to, the funds under the plan.

- No. Proceed to Part B.
 Yes. Complete the information below.

Indicate type of third party (if there is more than one third party, please use a separate page to record information for each additional third party)

- attorney (power of attorney)/mandatary payor (includes any person who will be making lump sum contributions) trustee
 executor collateral assignee/hypothecary creditor
 other: _____

Name of third party (individual or entity)	Relationship to applicant	Date of birth (if third party is an individual) yyyy mm dd	Incorporation number (if third party is a corporation, otherwise provide registration number for other entities)	Nature of business (if third party is an entity)	Type of entity (if applicable)
Address (apt. no., street no., street)		City	Province	Postal code	Place of incorporation (if applicable)

IMPORTANT – if address includes a PO box, general delivery or rural route, also include the civic or street address.

If the third party is an individual, complete the below:

Is the third party currently employed?

- Yes. Provide employment details under **Currently employed**.
 No. Provide details under **Not currently employed**.

Currently employed:

Detailed occupation/job title	Nature of responsibilities
Employer	Nature of employer's business

Not currently employed:

- Check one of the following: Unemployed Retired Student Homemaker
 Other: please specify _____

Previous employer (complete if previously employed or retired)	Previous employer's business (complete if previously employed or retired)
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Verification of identity package

The forms contained in this package are to be completed if you are considered a third party to a member of a non-registered savings plan that allows lump sum contributions and are not able or it is not convenient to have an in person verification of your identity performed with an authorized representative (any individual who is employed by Great-West Life group retirement services or is a financial security advisor who is contracted to do business with Great-West Life or London Life). This identification process is required to comply with anti-money laundering legislation for the non-registered plan.

The *Certification of personal identity of third party by a guarantor* form requires that you have a guarantor who is engaged in a specified profession certify your identity. Complete the top part of the form with the requested information and then proceed to obtain certification of your identity as follows:

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. The photocopy is to be attached to the certification form.
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.
Note: The first and last name on the personal identification document must be an exact match to the first and last name provided on the member application or the *Third party determination* form.
3. Ask a guarantor to certify your identity by completing the relevant section of the form. A guarantor must be a person engaged in one of the following professions in Canada:

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

The *Authorization to confirm banking information* 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.

Both the *Certification of personal identity of third party by a guarantor* and the *Authorization to confirm banking information* forms must be returned to Great-West Life once completed.

**Certification of personal identity
of third party by a guarantor**

**(Required to comply with
anti-money laundering legislation)**

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If there is more than one third party, please complete a separate form for each additional third party.

Please print.

EMPLOYER/PLAN SPONSOR INFORMATION

Name of employer/plan sponsor	Policy/plan number
ENGINEERS CANADA	35408

MEMBER INFORMATION

Last name	Middle initial	First name	Certificate number

THIRD PARTY INFORMATION

Last name	Middle initial	First name

CERTIFICATION OF IDENTITY OF THIRD PARTY BY GUARANTOR

I _____
(name of guarantor)

have certified the identity of the third party indicated above and certify that the photocopy of the personal identification document attached to this 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:

_____ (type of identification document e.g. birth certificate, passport, driver's licence used)

with issue number _____ (issue or serial number of document)

and bearing the name of: _____ (name of third party, e.g., driver shown on driver's licence)

As a final step, sign and date the photocopy of the identification document and write "Certified to be a true copy."

Signature _____ Date _____

Address: Street and number: _____

Town/City: _____

Province and postal code: _____

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

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

To be completed by the third party (please print):

THIRD PARTY INFORMATION

Last name	Middle initial	First name	Social insurance number
			- -

Please attach a void cheque or provide information about your Canadian financial institution and account below.

FINANCIAL INSTITUTION AND ACCOUNT INFORMATION

Financial institution name		Account number	
Address (street no., street)	City	Province	Postal code

I, the third party, give consent to Great-West Life 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 third party _____