

**Tax-Free Savings Account
Enrolment Form for Employee/Member**



Return the completed form to:

**Group Savings
&
Retirement**

PO Box 11464,
succ. Centre-ville
Montreal QC H3C 5M3

Telephone: 1-800-242-1704
ext. 4000

Fax: 514-499-4480

Client No.: RS102007 Client Name: ALBERTA HEALTH SERVICES

Plan Sponsor Authorization (your employer/association)

Date of employment (yyyy/mm/dd)	Date joined plan (yyyy/mm/dd)	Certificate no.:
_____	_____	N/A
Sub-group name	Sub-group number	Class
ALBERTA HEALTH SERVICES	_____	N/A
Signature	(print)	Date (yyyy/mm/dd)
X	N/A	_____

Please note:

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

The employee/member is the holder under the plan.

For your account to qualify as a tax-free savings account under the *Income Tax Act* (Canada), you must be at least 18 years of age and a resident in Canada.

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

Shaded areas to be completed by the plan sponsor prior to submitting the enrolment form to us.

By signing

I apply to participate in the tax-free savings account of the plan sponsor/ employer/organization and in any other plan to which my rights and benefits may be transferred (successor plan), including a transfer made upon application of the default provisions described in the plan. I agree to be bound by the terms of the plan, a successor plan, and any administrative rules established by the plan sponsor/ employer/organization.

I authorize the following:

- the deduction of the appropriate contribution from my pay, if applicable;
- the plan sponsor/employer/ organization to act as my agent in contracting for benefits under the plan;
- Standard Life Canada to file an election to register my plan as a tax-free savings account under section 146.2 of the *Income Tax Act* (Canada) and any other Provincial Income Tax Act, if applicable; and
- the plan sponsor/employer/ organization, Standard Life Canada, its affiliates and outsourcing partners, any successor issuer, third party administrators, my financial institution(s) and any authorized market intermediary involved in the sale or administration of the plan or successor plan or any other plan to which my rights and benefits may be transferred, to exchange my personal information (including banking information) when required as a result of their involvement.

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

Step 1- Holder Information

Last Name	First Name	Initial
_____	_____	_____
Date of birth (yyyy/mm/dd)	Marital status	Social insurance number (required by law for income-reporting purposes)
_____	_____	_____
E-mail address		

Home address		City
_____		_____
Province	Postal code	(Work) Area code & phone number
_____	_____	_____
Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female	Language <input type="checkbox"/> English <input type="checkbox"/> French
<input type="checkbox"/> E-people		

Step 2- Successor Holder and/or Beneficiary Information

Successor Holder Information:

To be completed if you wish to appoint your spouse as the successor holder of your account (if living and still your spouse at the time of your death). Spouse will include a common-law partner as defined under the *Income Tax Act* (Canada).

Last name	First name	Middle initial
_____	_____	_____
Date of birth (yyyy/mm/dd)	Social insurance number (required by law for income-reporting purposes)	
_____	_____	
(Work) Area code & phone number	(Home) Area code & phone number	
_____	_____	
Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female	

This successor holder appointment will not be valid if the person named is not my spouse at the time of my death or if he/she predeceases me.

Beneficiary Information:

To be completed if you have not designated a successor holder or in case your successor holder predeceases you or is not your spouse at the time of your death.

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

- OR my estate
 the following beneficiary(ies)

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

Must total 100%

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

Appointment of trustee

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

First name	_____	Last name	_____
Address _____			
Phone number	() - () -	() -	() -
	(Work) Area code & phone number	(Home) Area code & phone number	

Step 3- Payroll Deduction Request

(Voluntary Employee Personal Contributions via payroll deduction - not applicable to Flex Credits)

Complete this portion if you wish to have voluntary personal contributions deducted from your paycheque. Do not include your flex credit contribution in this section.

Please deduct _____ % from each pay, to be invested in this plan. (Note - AHS will report Credit Allocations separately)

Step 4- Signature

Holder Signature (mandatory)	(print)	Date (yyyy/mm/dd)
X		_____

Step 5 – Investment Instructions

Before completing your investment instructions, we suggest you consult your enrolment guide, or call Standard Life at 1-800-242-1704 to discuss your investment strategy.

It's also important to indicate your retirement income goal in order to monitor if you're on track to reaching your goal.

\$ (Your objective in terms of annual income at retirement, expressed in today's dollars)

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

The following investment mixes vary based on different investor profiles. Your investment strategy should be based on your overall financial situation. These investment instructions apply to all future deposits and lump sum deposits until alternate investment instructions are provided.

Option 1: Avenue portfolios™

Pre-selected Avenue Portfolios

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

Please refer to the information sheet enclosed in your enrolment kit for further details on Avenue Portfolio selection.

You can make your appropriate investment selection by ticking one of the portfolios below.

Investment period	Conservative	Moderate	Aggressive
More than 25 years	<input type="checkbox"/> 13% Canadian Equity JF 12% Canadian Eq. Growth - Guardian 25% US Equity GEAM 25% Bond SLI* 25% Fixed Income MFS	<input type="checkbox"/> 16% Canadian Equity JF 15% Canadian Eq. Growth - Guardian 16% US Equity GEAM 16% Global Equity Invesco Trimark 18% Bond SLI* 19% Fixed Income MFS	<input type="checkbox"/> 20% Canadian Equity JF 20% Canadian Eq. Growth - Guardian 20% US Equity GEAM 20% Global Equity Invesco Trimark 10% Bond SLI* 10% Fixed Income MFS
Between 20 and 25 years	<input type="checkbox"/> 12% Canadian Equity JF 11% Canadian Eq. Growth - Guardian 23% US Equity GEAM 27% Bond SLI* 27% Fixed Income MFS	<input type="checkbox"/> 15% Canadian Equity JF 14% Canadian Eq. Growth - Guardian 15% US Equity GEAM 15% Global Equity Invesco Trimark 20% Bond SLI* 21% Fixed Income MFS	<input type="checkbox"/> 19% Canadian Equity JF 18% Canadian Eq. Growth - Guardian 19% US Equity GEAM 18% Global Equity Invesco Trimark 13% Bond SLI* 13% Fixed Income MFS
Between 15 and 20 years	<input type="checkbox"/> 11% Canadian Equity JF 10% Canadian Eq. Growth - Guardian 21% US Equity GEAM 14% Bond SLI* 15% Fixed Income MFS 29% SL of Canada - 5 Year CIA	<input type="checkbox"/> 14% Canadian Equity JF 13% Canadian Eq. Growth - Guardian 14% US Equity GEAM 14% Global Equity Invesco Trimark 22% Bond SLI* 23% Fixed Income MFS	<input type="checkbox"/> 17% Canadian Equity JF 17% Canadian Eq. Growth - Guardian 18% US Equity GEAM 17% Global Equity Invesco Trimark 15% Bond SLI* 16% Fixed Income MFS
Between 10 and 15 years	<input type="checkbox"/> 10% Canadian Equity JF 9% Canadian Eq. Growth - Guardian 19% US Equity GEAM 15% Bond SLI* 16% Fixed Income MFS 31% SL of Canada - 5 Year CIA	<input type="checkbox"/> 13% Canadian Equity JF 13% Canadian Eq. Growth - Guardian 13% US Equity GEAM 12% Global Equity Invesco Trimark 12% Bond SLI* 12% Fixed Income MFS 25% SL of Canada - 5 Year CIA	<input type="checkbox"/> 16% Canadian Equity JF 16% Canadian Eq. Growth - Guardian 16% US Equity GEAM 16% Global Equity Invesco Trimark 18% Bond SLI* 18% Fixed Income MFS
Less than 10 years	<input type="checkbox"/> 9% Canadian Equity JF 9% Canadian Eq. Growth - Guardian 17% US Equity GEAM 16% Bond SLI* 16% Fixed Income MFS 33% SL of Canada - 5 Year CIA	<input type="checkbox"/> 12% Canadian Equity JF 12% Canadian Eq. Growth - Guardian 12% US Equity GEAM 11% Global Equity Invesco Trimark 13% Bond SLI* 13% Fixed Income MFS 27% SL of Canada - 5 Year CIA	<input type="checkbox"/> 15% Canadian Equity JF 15% Canadian Eq. Growth - Guardian 15% US Equity GEAM 15% Global Equity Invesco Trimark 20% Bond SLI* 20% Fixed Income MFS

I do not want to use Lifecycle Movement to adjust my Avenue portfolio (for current holdings and future deposits) as my investment period shortens.

I do not want Standard Life to apply Systematic Asset Rebalancing (SAR) to realign my assets under this Option.

If you plan to retire within the next 3 years, we suggest that you consult with your financial advisor.

Option 2: Choose your own investment mix:

Code	Fund Name	Fund Manager
Guaranteed Funds		
DIA	Daily interest accumulator	SL of Canada*
CIA1	One year compound interest accumulator	SL of Canada*
CIA2	Two year compound interest accumulator	SL of Canada*
CIA3	Three year compound interest accumulator	SL of Canada*
CIA4	Four year compound interest accumulator	SL of Canada*
CIA5	Five year compound interest accumulator	SL of Canada*
Fixed Income Funds		
CBOI	Canadian Bond Index	SLI*
BOND	Bond	SLI*
FIMLB	Fixed Income	MFS
MONA	Money Market	SLI*
Balanced/Diversified Funds		
DVSF	Diversified	SLI*
CAAF	Canadian Asset Allocation	Fidelity
Portfolio Fund		
LTGFR	LifePoints Long-Term Growth Portfolio	Russell

Code	Fund Name	Fund Manager
Equity Funds		
CEQI	Canadian Equity Index	SLI*
EQTY	Canadian Equity	SLI*
NAEJF	Canadian Equity	Jarislowsky Fraser
CGGUA	Canadian Equity Growth	Guardian
USEI	US Equity Index	SLI*
USVG	US Equity	GE Asset Management
AGMB	American Equity	MFS
IEQI	International Equity Index	BlackRock
GLEQ1	Global Equity	Invesco

Investment mix for future deposits

Code	Fund name	%

Must total 100%

* SLI = Standard Life Investments Inc.

Please note that SAR will align all of your assets periodically to reflect your investment instructions on record as at the time of realignment. Should you not wish to have SAR, please check the box below.

I do not wish to have SAR realign my assets.

Step 6 – Signature

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

Holder Signature (mandatory)

(print)

Date (yyyy/mm/dd)

Important Notes

- A. If your investment instructions are incomplete, contributions will be invested in the Money Market SLI fund.
- B. Please note we (Standard Life Canada) neither suggest nor recommend any investment approach or fund in particular, whether it is an Avenue portfolio or a personal investment selection, whether or not it includes the Lifecycle Movement and/or Systematic Asset Rebalancing (SAR) services. Market-related funds are not guaranteed and the value of a member's units will vary according to market conditions and the success of the funds' manager. We are not responsible for the returns of the selected investments. Furthermore, the selection of an Avenue portfolio, with or without the Lifecycle Movement and/or Systematic Asset Rebalancing (SAR) services, is no promise or guarantee, explicit or implied, that selected investments will generate a satisfactory retirement income.
- C. Compound Interest Accumulator Funds will automatically reinvest upon maturity for the same term originally requested unless Standard Life is advised by calling 1-800-242-1704. Withdrawal from guaranteed funds before maturity may be subject to a market value adjustment.