

How to complete a TFSA Enrolment form for the Participating Spouse

1 This section confirms to Manulife that an applicant may enroll. As plan sponsor, please complete, sign and date this section.

Note that the certificate number can be provided by you or by Manulife.

2 Step 1 must be completed by the Employee/Member.

3 Steps 2 to 7 must be completed by the participating spouse who is the holder of the TFSA account.

4 To ensure benefits are paid accordingly, the holder must designate a beneficiary.

5 Québec applicants must indicate if the beneficiary designation is revocable or irrevocable:

► Revocable = beneficiary can be changed at any time


► Irrevocable = beneficiary cannot be changed unless the current beneficiary consents to the change in writing

6 If the beneficiary is a minor, a trustee must be appointed (applicable to applicants outside of Québec only).

7 The enrolment form must be signed by the holder wherever a signature is required. Unsigned forms will be returned for signature.



Please notify us promptly of any member's change of address.



Group Savings & Retirement
 PO BOX 11464 STN CENTRE
 MONTREAL QC H3C 5M3
 Telephone: 1-800-242-1704
 Fax: 1-866-499-4480

Please note:
 The Manufacturers Life Insurance Company requires the completed original enrolment forms at all times to promptly invest funds.

The spouse of 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.
 (spouse will include a common-law partner as defined under the Income Tax Act (Canada))

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

Shaded areas to be completed by the plan sponsor/employer/organization 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 plan sponsor/employer/organization to act as my agent in contacting for benefits under the plan;
- Manulife 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, Manulife, its affiliates and outsourcing partners, any successor issuer, third party administrators, my financial institution(s) and any authorized market intermediary involved in the sale or administration of the plan or any other plan to which my rights and benefits may be transferred, to exchange my personal information (including banking information) when required as a result of their involvement.

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

Tax-Free Savings Account Enrolment Form for the Spouse of an Employee/Member

Client No.: _____ **Client Name:** _____

Plan Sponsor/Employer/Organization Authorization

Date of employee/member's employment (yyyy/mm/dd)	Date employee/member joined plan (yyyy/mm/dd)	Certificate no. of employee/member
_____	_____	_____
Sub-group name	Sub-group number	Class
_____	_____	_____
Date holder joined plan (yyyy/mm/dd)	Certificate no. of holder	
_____	_____	
Signature	(print)	Date (yyyy/mm/dd)
X	_____	_____

Step 1 – Employee/Member Information

Last name _____ First name _____ Middle initial _____

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

Step 2 – Holder Information

Last name _____ First name _____ Middle 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 _____ (Home) Area code & phone number _____

Sex Male Female Language English French

Step 3 – 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 Male 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:

my estate
 OR 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.

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

Holder signature _____ Holder signature _____

Appointment of trustee (for provinces other than Quebec)
 In the event my beneficiary is a minor at the time the death benefit is payable, I appoint the following person as trustee to receive such funds on behalf of the beneficiary, to hold these funds until my beneficiary attains the majority age and to give a valid discharge to Manulife for such payment:

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

Step 4 – Lump Sum Deposit (please complete the reverse side)
 Lump Sum investment of \$ _____ (cheque made payable to Manulife attached)

Step 5 – Signature

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

8 If the investment instructions are incomplete, contributions to this account will be invested in your plan's default fund. Only one option can be selected:

9 Option 1: To determine his or her investment profile, the holder may complete the Investor Profile Questionnaire provided in the enrolment kit.

Lifecycle Movement and Systematic Asset Rebalancing (if provided) apply to the mix, unless the holder chooses to opt out by checking the box(es).

10 Option 2: For more information on investment funds, the holder may speak to one of our salaried financial representatives, at 1 800 242-1704.

When the holder selects a mix, he or she may also choose to have Manulife (if your plan provides for it) periodically realign his or her assets by checking the box: I want to apply Systematic Asset Rebalancing to realign my assets under this Option.

11 Definitions:

What is Lifecycle Movement ? Lifecycle Movement adjusts your Avenue Portfolio over time so that your investments remain appropriate to your investor profile and investment period. It is automatically activated when you pick an Avenue Portfolio, and you can deactivate it at any time by using the check box below the Avenue Portfolios.

What is Systematic Asset Rebalancing (SAR)? SAR is a feature that will, on a regular basis, systematically oversee a holder's assets and ensure that they are in line with the strategic allocation. When assets fluctuate over or under the set limit, they will be re-aligned to match the holder's investment instructions based on the SAR option selected.

8 Step 6 – Investment Instructions

Before completing your investment instructions, we suggest you consult your enrolment guide, or call Manulife at 1-800-242-1704 to discuss your investment strategy. Please make your investment mix selection from either **OPTION 1** or **OPTION 2**, as desired. Please select **only one option**. The following investment mixes vary based on different investor profiles. Your investment strategy should be based on your overall financial situation. These investment instructions apply to all future deposits and lump sum deposits until alternate investment instructions are provided.

9 Option 1: Avenue portfolios™:

Target age
Your target age is the age at which you wish to retire or convert these savings into income. It is important to provide your desired target age if you wish to select 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.

Investment period	Conservative	Moderate	Aggressive
More than 25 years	<input type="checkbox"/> 24% Canadian Equity 13% International Equity 13% US Equity 50% Fixes Income	<input type="checkbox"/> 31% Canadian Equity 17% International Equity 17% US Equity 35% Fixes Income	<input type="checkbox"/> 40% Canadian Equity 20% International Equity 20% US Equity 20% Fixes Income
Between 20 and 25 years	<input type="checkbox"/> 22% Canadian Equity 12% International Equity 12% US Equity 54% Fixes Income	<input type="checkbox"/> 30% Canadian Equity 15% International Equity 15% US Equity 40% Fixes Income	<input type="checkbox"/> 36% Canadian Equity 19% International Equity 19% US Equity 26% Fixes Income
Between 15 and 20 years	<input type="checkbox"/> 20% Canadian Equity 11% International Equity 11% US Equity 58% Fixes Income	<input type="checkbox"/> 27% Canadian Equity 14% International Equity 14% US Equity 45% Fixes Income	<input type="checkbox"/> 34% Canadian Equity 17% International Equity 17% US Equity 32% Fixes Income
Between 10 and 15 years	<input type="checkbox"/> 18% Canadian Equity 10% International Equity 10% US Equity 62% Fixes Income	<input type="checkbox"/> 24% Canadian Equity 13% International Equity 13% US Equity 50% Fixes Income	<input type="checkbox"/> 30% Canadian Equity 16% International Equity 16% US Equity 38% Fixes Income
Between 5 and 10 years	<input type="checkbox"/> 16% Canadian Equity 9% International Equity 9% US Equity 66% Fixes Income	<input type="checkbox"/> 21% Canadian Equity 12% International Equity 12% US Equity 55% Fixes Income	<input type="checkbox"/> 28% Canadian Equity 14% International Equity 14% US Equity 44% Fixes Income
Less than 5 years	<input type="checkbox"/> 14% Canadian Equity 8% International Equity 8% US Equity 70% Fixes Income	<input type="checkbox"/> 20% Canadian Equity 10% International Equity 10% US Equity 60% Fixes Income	<input type="checkbox"/> 24% Canadian Equity 13% International Equity 13% US Equity 50% Fixes Income

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 Manulife to apply Systematic Asset Rebalancing (SAR) to realign my assets under this Option.

10 Option 2: À la carte

Code	Fund Name	Fund Manager	Code	Fund Name	Fund Manager
Guaranteed Funds			Equity Funds		
DIA	Daily interest accumulator	SL of Canada	CEMA	Demo Canadian Equity	Manager A
CIAT	One year compound interest accumulator	SL of Canada	CEMB	Demo Canadian Equity	Manager B
CIAT2	Two year compound interest accumulator	SL of Canada	CEMC	Demo Canadian Equity	Manager C
CIAT3	Three year compound interest accumulator	SL of Canada	USEMA	Demo US Equity	Manager A
CIAT4	Four year compound interest accumulator	SL of Canada	USEMB	Demo US Equity	Manager B
CIAT5	Five year compound interest accumulator	SL of Canada	USEMC	Demo US Equity	Manager C
Fixed Income Funds			Equity Funds		
FIMA	Demo Fixed Income	Manager A	HEMA	Demo International Equity	Manager A
FIMB	Demo Fixed Income	Manager B	HEMB	Demo International Equity	Manager B
FIMC	Demo Fixed Income	Manager C	HEMC	Demo International Equity	Manager C
Balanced/Diversified Funds			Equity Funds		
BALA	Demo Balanced	Manager A	CEMA	Demo Global Equity	Manager A
BALB	Demo Balanced	Manager B	CEMB	Demo Global Equity	Manager B
BALC	Demo Balanced	Manager C	CEMC	Demo Global Equity	Manager C

Investment mix for future deposits

Code	Fund name	%
		0%
		0%
		0%
		0%
		0%

Must total 100%

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

11 Definition:
Lifecycle Movement
 Lifecycle Movement adjusts your Avenue portfolio over time so that your investments remain appropriate to your investor profile and investment period. It is automatically activated when you pick an Avenue portfolio, and you can deactivate it at any time by using the check box below the Avenue portfolios.
Systematic Asset Rebalancing (SAR)
 1) SAR will align all your market-related funds according to your investment instructions, subject to the following note (#2) pertaining to limited liquidity funds. SAR should not be elected if a different mix is applicable to a transfer or lump sum deposit, as the allocation of different investment instructions to a transfer or lump sum will be overridden at the time of rebalancing.
 2) SAR will only be performed on your guaranteed term or limited liquidity funds if the percentage held in these assets falls below the percentage specified in your investment instructions. In short, guaranteed term and limited liquidity funds will be purchased to realign your mix but they will not be sold.

7 Step 7 – 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 default fund selected by your Plan Sponsor.
 B. Please note we (Manulife) 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 Manulife is advised by calling 1-800-242-1704. Withdrawal from guaranteed funds before maturity may be subject to a market value adjustment.
 D. If you plan to retire in the near future, we suggest that you consult your financial advisor.

Forward all original completed enrolment forms to us. For faster processing, be sure to indicate your client number (RS _____) on all correspondence.