

Application Form Group Retirement Savings Plan (RSP)

Send your completed form to:
The Canadian Red Cross Society
Attention: Total Compensation Team
170 Melcalfe Street
Ottawa, Ontario K2P 2P2

Check one:

- ☐ This RSP is for you as a Member (i.e. employee)
☐ This RSP is for you as a Spousal Member

Tell us about the plan

If you are not sure how to complete any of these boxes, your Plan Administrator can help you or you can call Customer Service at 1-888-727-7766.

Plan Sponsor/Employer The Canadian Red Cross Society		Group annuity policy number 20001550
Member number	Division	Member Class
Date you are joining the plan (mmm/dd/yyyy)		Date you started with your employer (mmm/dd/yyyy)

Your personal information

Gender	First name	Middle initial	Last name	
Mailing address (number, street and apartment number)				
City	Province	Country	Postal Code	Your preferred language
Date of birth (mmm/dd/yyyy)	Social Insurance Number (SIN)		Marital status	Home telephone number
Work telephone number	Ext.	Personal email address		

Tell us about the contributor (the member)

Complete this section only if the application is for you as a Spousal Member. Otherwise, leave this section blank.

First name	Middle initial	Last name
Date of birth (mmm/dd/yyyy)	Social Insurance Number (SIN)	

Name your beneficiary (or beneficiaries)

If you do not name a beneficiary, proceeds will be paid to your estate.

- ☐ Check here if you have attached a separate page listing your beneficiaries. Please sign and date.

Name	Relationship	Percentage of proceeds

The above beneficiary designations are considered revocable unless you write "irrevocable" in the chart above.

For Quebec only:

The designation of a spouse as a beneficiary is deemed to be irrevocable unless specified here: ☐ Revocable

Trustee for a minor beneficiary named above (not applicable in Quebec)

Any payment to a beneficiary who is a minor will be paid in trust to the trustee named below.

In Quebec, the proceeds will be paid in trust to the minor child's tutor.

Trustee name	Relationship
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A **revocable** beneficiary can be changed at anytime.

An **irrevocable** beneficiary can only be changed with written consent from that beneficiary. You will also need your beneficiary's consent to withdraw or transfer money from your account. A parent or guardian cannot provide consent on behalf of a minor who has been named as irrevocable beneficiary.

If you want to name more than three beneficiaries, attach a separate page with the names and the percentage of proceeds for each beneficiary.

If you have locked-in money in your RSP and you have a spouse on the date of your death, the law may require any death benefit be paid to your spouse, regardless of other beneficiaries you've named.

A copy, fax, scan or image of the beneficiary designation in this form is as valid as the original.

If you die while your beneficiary is still a minor, the trustee you name on this form will act on the child's behalf.

Your investment instructions

If you do not complete this section, or the total does not add up to 100%, your contributions will be invested in the appropriate Target Date Fund based on when you reach your plan's normal retirement age.

You can go online at anytime to change the funds you have chosen.

The minimum amount you can invest in a fund is 5%.

Percentages must be whole numbers.

Note: the investment performance of a market-based fund is not guaranteed.

Use your Enrolment Guide to find out what type of investor you are and to learn about the available funds. Then fill in **one** of the sections below according to your type.



Complete if *Target Date Fund* is your investment strategy

Fund code	Fund name	Percentage of your contribution
	MLI BlackRock LifePath Index Fund	100%



Complete if *Build your own portfolio* is your investment strategy

Fund Code	%	Fund Code	%	Fund Code	%	Fund Code	%
1005		3132		4191		7132	
7293		8324					
Total selected must add up to 100%							100%

Tell us if you want Manulife to rebalance your investments

Different investments grow (or decrease) at different rates, which over time may cause your investment mix to differ from the allocation you specified. You should consider this service if you decided to build your own portfolio in the previous section.

Check the box if you do not want to use this service. Otherwise leave it blank. Your investments will then be rebalanced twice a year.

☐ You do not want your investments in this plan to be automatically rebalanced.

Your plan sponsor (employer) has instructed Manulife to rebalance your investments in the plan twice a year - in June and December - if the percentage of your money invested in any fund is different from your current investment instructions by more than 2.5%. You must have a minimum account balance of \$5,000 on this date for rebalancing to occur.

NOTE: The Automatic Asset Rebalancing service will not transfer any money you have invested in Guaranteed Interest Accounts.

Authorize your employer to deduct your contributions

If this is a spousal RRSP, the employee must complete the RRSP and Spousal RRSP Contribution Direction Form (located at www.manulife.ca/crc) and submit it to Manulife. This form is used to indicate the percentage amount you want deducted from your pay and the percentage you want split between your account and/or your spousal account.

You authorize Canadian Red Cross Society to deduct the following amounts from your pay **each pay period** and submit these contributions to Manulife to invest in this plan.

Contribution type: Member voluntary
Enter an amount: \$ _____ (minimum of \$5.00 per pay) OR _____ % (in 1% increments)

Please sign here

I confirm that I have read, understood and agreed to the information in this form, including the *Enrolment and Registration Authorization* section below, and the *Personal Information Statement*. I also confirm that information in this form is correct to the best of my knowledge.

Enrolment and Registration Authorization

I request that Manulife enrol me as a Member in this plan and register me in a Retirement Savings Plan (RSP) under the Income Tax Act (Canada). If I live in Quebec, I request that I am registered in a RSP under the Taxation Act (Quebec).

I understand that any withdrawals from my RSP will be taxed according to the rules outlined in the Income Tax Act (Canada) or the Taxation Act (Quebec), as applicable. I understand that withdrawals may be restricted under the terms of the plan.

I authorize the Plan Sponsor (my employer or my spouse's employer if I am a Spousal Member) to remit contributions and to deliver directions to Manulife on my behalf.

I request that Manulife accept a transfer of locked-in funds into the plan, if applicable, according to the terms described in the Lock-in Retirement Account (LIRA) or locking-in addendum. I understand that with respect to such funds, these terms will override the group RSP contract.

If I have selected Group IncomePlus, I acknowledge that I have read and understood The Bold Print and by signing below, I agree to the terms, conditions and fees applicable to that option.

Your signature (as the annuitant)	Date signed (mmm/dd/yyyy)
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For Manulife use

Manulife customer number	Date (mmm/dd/yyyy)
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The personal information statement

Your consent to use your personal information

By signing this Application form, you give your consent for us to obtain, verify, and share your personal information, as set out below, in administering your account, now and in the future, with the plan sponsor, the plan administrator, the plan advisor and its employees and other parties in the performance of their duties for us.

You authorize us to use your Social Insurance Number (SIN) if applicable, to uniquely identify you during the administration of your account.

How we will maintain and use your personal information

You agree that we may use the personal information that we collect to:

- comply with legal and regulatory requirements,
 - confirm your identity and the accuracy of the information you've provided,
 - conduct searches to locate you and update your member information,
 - administer this plan while you actively work for your employer, and after you no longer work with your employer,
 - administer any other products and service that we provide to you, and
 - determine your eligibility for, and provide you with details of, other select financial products or services that may be of interest to you that are offered by us, our affiliates or other select financial product providers.
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Who may access your personal information

The following individuals may have access to your personal information:

- our employees and representatives who require this information to do their jobs,
- the plan advisor, including its employees, appointed by your Plan Sponsor to provide ongoing benefit counselling or plan administrative services,
- people to whom you have granted access,
- people who are legally authorized to view your personal information, and
- service providers who require this information to do their jobs.

This may include data processing, programming, printing, mailing, distribution, research and marketing or administration and investigation services.

Asking us not to use your personal information

You may withdraw your consent for us to use your SIN for non-tax administration purposes. You may also withdraw your consent for us to use your personal information to provide you with other product or service offerings, except those that are mailed with your statements.

If you wish to withdraw your consent for us to collect, use, retain or share your personal information, you may contact us by phoning our customer service centre at **1-888-727-7766** or by writing to the Privacy Officer at the address below.

How long we can keep your personal information

You authorize us to keep your personal information for the longer of:

- the time period required by law and by guidelines set for the financial services industry, and
- the time period required to administer the products and services we provide.

The information we collect with your consent will be protected and maintained in your Manulife plan member file.

The personal information that we must have

You may not withdraw your consent for us to collect, use, retain or share personal information that we need to issue or administer your account unless federal or provincial laws give you this right. If you do so, we may no longer be able to properly administer your account and this is what could happen:

- benefits will not be payable as provided under the plan,
 - we may treat your withdrawal of consent as a request to terminate your contract, and
 - your rights, and the rights of your beneficiary or estate under the plan may be limited.
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Recording your customer service calls to us

We may record your customer service calls to us for the following reasons:

- quality service controls,
- information verification, and
- training.

If you do not wish to have your calls recorded, you must communicate with us in writing to Group Retirement Solutions, 25 Water Street South, Kitchener, ON N2G 4Y5, and request that any response by us also be in writing.

Questions, updates and requests for additional information

If you have a request, a concern, or wish to receive more information about our privacy policies, or if you wish to review your personal information in our files or correct any inaccuracies, you may contact us by sending a written request to: Privacy Officer, Group Retirement Solutions, 25 Water Street South, Kitchener ON N2G 4Y5.