

**Group Retirement Savings Plan  
Enrolment Form – spousal account**

Before you can open a spousal account, you must enroll in the plan by completing the Enrolment Form – employee account

**For Applicants in all Provinces Except Quebec**

**Group Savings & Retirement**

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

Telephone: 1-800-242-1704

Fax: 1-866-499-4480

**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 spouse is the owner and annuitant for the spousal account.**

**To transfer funds tax-free to this plan, Call 1-800-242-1704**

**Shaded areas to be completed by the plan sponsor (The Employer) prior to submitting the Enrolment Form to us.**

**By signing**

I apply to participate in the group retirement savings plan of The Employer and agree to be bound by the terms of the plan and any administrative rules established by the plan sponsor.

I authorize the following:

- the plan sponsor (The Employer) to act as my agent in contracting for benefits under the plan;
- Standard Life Canada to file an election to register my certificate under the *Income Tax Act* (Canada) and any other Provincial Income Tax Act, if applicable; and
- the plan sponsor, my employer, 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 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.

Client No.: RS101727 Client Name: FLINT INTEGRATED SERVICES INC.

**Plan Sponsor Authorization (The Employer)**

Date of employment (yyyy/mm/dd)	Date joined plan (yyyy/mm/dd)	Certificate No.:
_____	_____	_____
Sub-group name	Sub-group number	Class
_____	_____	_____
Signature (print)	Date (yyyy/mm/dd)	
X _____	_____	

**Step 1 – Employee Information (contributor)**

Last Name	First Name	Initial
_____	_____	_____
Social insurance number (required by law for income-reporting purposes)		
_____		

**Step 2 – Contribution Allocation Instruction**

Please allocate \_\_\_\_\_ % of my current contributions to be invested in this Spousal account.

**Step 3 – Signature**

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

**Step 4 – Spousal Information**

(Spouse will include a common-law partner as defined under the *Income Tax Act*)

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
_____	_____	_____
		(Home) Area code & phone number
		_____
Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female	Language <input type="checkbox"/> English <input type="checkbox"/> French

**Step 5 – Beneficiary Information (to be completed by the spouse)**

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 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 6 – Signature**

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

**Step 7 – 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.

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 until alternate investment instructions are provided.

**Option 1: Choose a sample investment mix:**

**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 a sample investment mix 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 a mix that is not consistent with your target age and your investment period, we will deactivate Lifecycle Movement.

Investment period	Conservative	Moderate	Aggressive
More than 20 years	<input type="checkbox"/> 31% Canadian Bond Index SLI* 34.5% Canadian Equity Mawer 17.25% International Equity Artio 17.25% US Equity Direct Index Reg. SLI*	<input type="checkbox"/> 21% Canadian Bond Index SLI* 39.5% Canadian Equity Mawer 19.75% International Equity Artio 19.75% US Equity Direct Index Reg. SLI*	<input type="checkbox"/> 11% Canadian Bond Index SLI* 44.5% Canadian Equity Mawer 22.25% International Equity Artio 22.25% US Equity Direct Index Reg. SLI*
Between 15 and 20 years	<input type="checkbox"/> 38% Canadian Bond Index SLI* 31% Canadian Equity Mawer 15.5% International Equity Artio 15.5% US Equity Direct Index Reg. SLI*	<input type="checkbox"/> 28% Canadian Bond Index SLI* 36% Canadian Equity Mawer 18% International Equity Artio 18% US Equity Direct Index Reg. SLI*	<input type="checkbox"/> 18% Canadian Bond Index SLI* 41% Canadian Equity Mawer 20.5% International Equity Artio 20.5% US Equity Direct Index Reg. SLI*
Between 10 and 15 years	<input type="checkbox"/> 47% Canadian Bond Index SLI* 26.5% Canadian Equity Mawer 13.25% International Equity Artio 13.25% US Equity Direct Index Reg. SLI*	<input type="checkbox"/> 37% Canadian Bond Index SLI* 31.5% Canadian Equity Mawer 15.75% International Equity Artio 15.75% US Equity Direct Index Reg. SLI*	<input type="checkbox"/> 27% Canadian Bond Index SLI* 36.5% Canadian Equity Mawer 18.25% International Equity Artio 18.25% US Equity Direct Index Reg. SLI*
Between 5 and 10 years	<input type="checkbox"/> 57% Canadian Bond Index SLI* 21.5% Canadian Equity Mawer 10.75% International Equity Artio 10.75% US Equity Direct Index Reg. SLI*	<input type="checkbox"/> 47% Canadian Bond Index SLI* 26.5% Canadian Equity Mawer 13.25% International Equity Artio 13.25% US Equity Direct Index Reg. SLI*	<input type="checkbox"/> 37% Canadian Bond Index SLI* 31.5% Canadian Equity Mawer 15.75% International Equity Artio 15.75% US Equity Direct Index Reg. SLI*
Less than 5 years	<input type="checkbox"/> 69% Canadian Bond Index SLI* 15.5% Canadian Equity Mawer 7.75% International Equity Artio 7.75% US Equity Direct Index Reg. SLI*	<input type="checkbox"/> 59% Canadian Bond Index SLI* 20.5% Canadian Equity Mawer 10.25% International Equity Artio 10.25% US Equity Direct Index Reg. SLI*	<input type="checkbox"/> 49% Canadian Bond Index SLI* 25.5% Canadian Equity Mawer 12.75% International Equity Artio 12.75% US Equity Direct Index Reg. SLI*

**I do not want to use Lifecycle Movement to adjust my sample investment mix (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: Provide your own instructions**

Code	Fund Name	Fund Manager	Code	Fund Name	Fund Manager
<b>Guaranteed Funds</b>			<b>Equity Funds</b>		
CIA5	Five year compound interest accumulator	SL of Canada	CEQTY	Canadian Equity Capped Index	SLI*
<b>Fixed Income Funds</b>			MAWCE	Canadian Equity	Mawer
MONE	Money Market	SLI*	USDIR	US Equity Direct Index Registered	SLI*
CBOI	Canadian Bond Index	SLI*	IEQI	International Equity Index	SLI*
			IEART	International Equity	Artio

**Investment mix for future deposits**

Code	Fund name		
			%
			%
			%
			%
			%

Must total 100%

\* SLI = Standard Life Investments

**Systematic Asset Rebalancing (SAR)**

- SAR will align all your market-related funds according to your investment mix instructions. As the allocation of different investment mix instructions to a transfer will be overridden at the time of rebalancing, SAR should not be elected if a different mix is applicable to a transfer.
- SAR will only be performed on your guaranteed term funds if the percentage held in these assets falls below the percentage specified in your investment mix instructions. In short, guaranteed term funds will be purchased to realign your mix but they will not be sold.

Please align all my market-related fund assets periodically to reflect my investment instructions on record as at the time of realignment. Please **include** Guaranteed Term Funds (CIA) when rebalancing.

Please align all my market-related fund assets periodically to reflect my investment instructions on record as at the time of realignment. Please **do not include** Guaranteed Term Funds (CIA) when rebalancing.

**Note: If you do not complete this section, we will presume that you have not chosen to elect SAR.**

**Step 8 – 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.

Spouse Signature (mandatory)  \_\_\_\_\_ (print) \_\_\_\_\_ Date (yyyy/mm/dd) \_\_\_\_\_

**Important Notes**

- If your investment instructions are incomplete, contributions will be invested in the Conservative sample mix based on a retirement age of 65
- Please note we (Standard Life Canada) neither suggest nor recommend any investment approach or fund in particular, whether it is a sample investment mix 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 a sample investment mix, 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.
- 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.
- The administrative rules of the plan may restrict the withdrawal of RRSP funds. Please consult the plan administrator for details.
- If you plan to retire in the near future, we suggest that you consult your financial advisor.