

Client Number Contract Number

Annuitant Information

Last name, first name

Gender

Birth Date

(DD/MMM/YYYY)

SIN

Residential Address Contact:

Street	<input type="text"/>		Apt./ Suite	<input type="text"/>
City	<input type="text"/>		Prov.	<input type="text"/>
PC	<input type="text"/>	Country	<input type="text"/>	

H. Ph.

B. Ph.

Contributor Information

Contribution: Complete only if this deposit is being made by and claimed as a deduction by your spouse/common-law partner.
Transfer-in: Complete if funds are being transferred from a spousal plan.

Contributor's Name (last name, first name)

Contributor's S.I.N.

Contract Information

Group RRSP No.

Group RRSP Name

Pension Lock-In?

N, Y

If yes, complete the following and attach agreement:

Jurisdiction

Certain information regarding the originating employer and pension plan is required at the time of acceptance of new locked-in RRSP funds.

1. Indicate if you are the original Pension Plan member Or Beneficiary Spouse Or Former Spouse Due to Relationship Breakdown
2. Name of Company you worked for where these pension amounts accumulated: _____
3. Position held with this company: _____
4. Town and Province where you worked at the time you terminated employment with this company: _____
5. Year you terminated employment with this company: _____

Beneficiary Designation (Complete this section if you wish to designate a beneficiary of the Plan in the event of your death.)

I hereby designate:

Name: _____ Relationship: _____

Address: _____ SIN: Minor (Y/N) _____

as the person entitled to receive the proceeds of the Plan in the event of my death.

For additional and/or alternate beneficiaries complete Form #302-425.

The beneficiary(s) designated herein must survive me and accept this designation in order to receive benefits payable under this Plan. If more than one beneficiary is entitled to receive benefits, they shall share the proceeds equally unless otherwise specified.

- CAUTION:**
- 1) Your designation of beneficiary by means of a designation form will not be revoked or changed automatically by any future marriage or divorce. Should you wish to change your beneficiary in the event of a future marriage or divorce, you will have to do so by means of a new designation.
 - 2) If funds contained in this contract are subject to pension legislation, the addendum governing such funds may override this designation if a person other than your spouse (or other individual who has been given similar rights under the applicable pension jurisdiction) is designated to receive the proceeds.
 - 3) Your estate may be responsible for reporting and paying income tax on proceeds paid to a designated beneficiary.

Date (DD/MMM/YYYY)

Witness

(should not be a beneficiary or a relative of annuitant)

Annuitant Signature

Note: Must be signed and witnessed to be valid.

Deposit Information

Contribution Transfer-in from _____ Other _____
 (specify)

Amount Deposit Date
 (DD/MMM/YYYY)

Existing Variable New Variable

Term

No.	
Days	<input type="text"/>
Months	<input type="text"/>
Years	<input type="text"/>

 Interest Rate % Maturity Date
 (DD/MMM/YYYY)

Interest Proceeds:
 Compound (default)
 Transfer to variable

Special Options: **Ratemaker** **Cashable**
 (12 month only)

ID Verification Required 1) ID Verification form (302-301) attached OR ID Verification on file at Concentra Financial
 2) Copy of client's cheque attached, OR Funds debited from client's account

 (Financial Institution and Account Number)

Please Review Carefully and Sign Below

- TO: Concentra Financial Services Association (Concentra Financial)
- I hereby apply for participation in the Concentra Financial Retirement Savings Plan in accordance with the Terms and Conditions supplied to me.
 - I request that Concentra Financial apply for registration of my plan as a retirement savings plan with the proper authorities pursuant to the provisions of the *Income Tax Act* (Canada).
 - I hereby acknowledge that I am solely responsible for determining the amount of contribution to the Plan which I may claim as a deduction under applicable tax legislation.
 - I hereby acknowledge that any payments received by me under the Plan must be included in my income for the taxation year of receipt and will be subject to tax under the applicable tax legislation.
 - I hereby authorize _____, the employer, to act as the agent for the purpose of deducting contributions by payroll deduction.

COLLECTION AND USE OF INFORMATION

- I understand that the use of my personal information will vary depending on the product and service obtained. Where credit products (loans, mortgages, etc.) are involved either at the time of receipt of this disclosure or at any time thereafter, Concentra Financial Services Association ("Concentra Financial") may require information to support my credit-worthiness and may obtain credit reports and other information, and I hereby consent to and accept this as written notice of Concentra Financial obtaining, collecting, disclosing or exchanging any credit, personal or financial information ("Information") including Information related to transactions from or about me, at any time, from, to or with any credit bureau, credit grantor, financial institution or other person in connection with any service arrangement I may have with or through Concentra Financial or may wish to establish with Concentra Financial or with co-operative financial services organizations, affiliates and partners. For deposit products, I agree to permit Concentra Financial to provide information to any taxation or other regulatory authority which has a legal right to that information. These specific consents are in addition to those indicated below. Information provided will only be used by those employees and agents of Concentra Financial who have a need for the Information in order to deliver the products or services requested by me. Information may be provided to third parties for the purposes of data processing, debt collection or for other goods and services offered by Concentra Financial; when such third parties are used, they are required to use information only for those limited purposes. The Information provided will not be disclosed or exchanged by Concentra Financial for any purposes not identified in this Disclosure unless required by law.
- Concentra Financial may use Information as follows:
 - to determine my financial situation;
 - to disclose it to a credit bureau and, with my consent, to other financial institutions I have a relationship with;
 - to provide me with the products or services I request from Concentra Financial;
 - to promote Concentra Financial's products or services to me and to add to client lists Concentra Financial prepares for this purpose; and
 - share it with affiliates and partners for the promotion of products and services of those affiliates and partners to me.
- Concentra Financial will use my social insurance number (if provided) for:
 - income tax reporting purposes, and
 - as an aid to identify me with credit bureaus and other financial institutions for credit history matching purposes, unless such use is specifically prohibited by me.
- I may withdraw my consent to use the information in the ways described in 2(d), 2(e) or 3(b) at any time by contacting Concentra Financial at 1-800-788-6311, in writing to Concentra Financial Services Association, 333 3rd Avenue North, Saskatoon, Sask., S7K 2M2 or by e-mail at privacyofficer@concentrafinancial.ca. Concentra Financial acknowledges that any withdrawal of consent by me in respect of the use of information as contemplated in 2(d), 2(e) or 3(b) will not result in any refusal of credit or other services for that reason alone.
- For the purposes of this disclosure, "affiliates and partners" includes co-operative financial services organizations which are engaged in the business of providing any one or more of the following products or services: deposits, loans and other financial services, credit and payment card services, trust and custodial services, securities and brokerage services and insurance services.
- If I am no longer a client of Concentra Financial or this Agreement terminates, Concentra Financial will keep Information in their records so long as required by law.

 Concentra Financial Signature Date (DD/MMM/YYYY) Annuitant Signature
 (not Contributor's if a Spousal or Common-Law Partner Plan)

 Agent Name Agent Phone Number Agent Number Date

Concentra Financial Use Only	Region <input type="text"/>	Referral <input type="text"/>	Sub <input type="text"/>
	Commission <input checked="" type="checkbox"/>	Transaction <input checked="" type="checkbox"/>	
	Process to ACS <input type="text"/>	Tran Type <input type="text"/>	ID Keyed <input checked="" type="checkbox"/>
	Entered By: _____	Approved By: _____	Date: _____
		TranCode <input type="text"/>	Adv Reg Tran <input type="text"/>

**CONCENTRA FINANCIAL
RETIREMENT SAVINGS PLAN
TERMS AND CONDITIONS**

We, Concentra Financial Services Association, hereby declare we accept the office of Depository for the Annuitant when the application was signed, upon the following terms:

1. Definitions

The following definitions apply:

'Contribution'	Any amount paid into your Plan.
'Contributor'	The individual, either you or your spouse, who made a contribution to the Plan.
'Income Tax Act'	The <i>Income Tax Act</i> (Canada) and regulations thereto, as amended from time to time.
'Plan'	The Concentra Financial Retirement Savings Plan consisting of the application and this Terms and Conditions and the addendum or addenda thereto, where applicable.
'Plan Maturity'	The date you eventually select for commencement of retirement income from the Plan. (This date must not be later than the maturity date provided in the <i>Income Tax Act</i> .)
'Spouse'	As recognized in the <i>Income Tax Act</i> for the purposes of registered retirement savings plans and, where applicable, incorporates the meaning of the term "common-law partner" as set out in Sub-section 248(1) of the <i>Income Tax Act</i> .

2. Registration

We will apply for registration of your Plan as required by the *Income Tax Act*.

3. Contribution

We will hold all contributions made to your Plan, and any income earned on these contributions, as outlined in this Agreement and as required by the *Income Tax Act*. No contributions may be made after the Plan Maturity.

4. Recordkeeping

We will record the details of all contributions to your Plan and their investment. We will supply you with a statement of these details at least annually.

5. Income Tax Receipts

We will provide the contributor with a receipt or receipts, suitable for income tax filing purposes, for all eligible contributions.

6. Refund of Contribution

Upon receipt of your written application, and the written application of your spouse if your spouse was the contributor to your Plan, we will refund to the contributor the amount determined in accordance with Paragraph 146(2)(c.1) of the *Income Tax Act*.

7. Investment

All contributions and other amounts properly transferred into your Plan will be deposited with Concentra Financial Services Association as directed by you in your application.

8. Retirement Income

You must advise us in writing, at least 90 days prior to your Plan Maturity, of the type of retirement income you elect to receive from the proceeds of your Plan. You may choose to receive income from any one of, or any combination of, a life annuity, a fixed term annuity providing benefits for a term of years equal to 90 minus the age in whole years of the annuitant at the maturity of the plan (or the annuitant's spouse if the spouse is younger and the annuitant so elects to use the spouse's age), a registered retirement income fund or other retirement income option that may be provided for in the *Income Tax Act*. If the retirement income option you choose is an annuity, it must meet the following conditions:

- It must be paid out in a single lump sum if it becomes payable to someone other than your spouse upon or after your death.
- It must be paid in equal annual or more frequent periodic payments until such time as you fully or partially commute this retirement income and, where such commutation is partial, equal annual or more frequent periodic payments thereafter.
- It must not provide for any increase in the amount of the periodic payments as a result of your death where payments are to continue to your spouse following your death.
- It may not be assigned in whole or in part.

If you have not advised us in writing, prior to the maturity date provided in the *Income Tax Act*, of your selection of a retirement income, the proceeds of your Plan will be transferred to a Registered Retirement Income Fund issued by us. If the funds held in your Plan at the Plan Maturity are not sufficient to produce a retirement income of greater than \$250.00 per annum, the funds in your Plan will be paid to you as a single lump sum.

9. Beneficiary Designation

You may designate a beneficiary, in those provinces where the law so permits, to receive the proceeds of your Plan in the event of your death prior to your Plan Maturity. Details of our requirements for making, changing or revoking such a designation are available from our offices.

10. Death

In the event of your death prior to the Plan Maturity we will, once we have received the documentation we require, pay the Plan proceeds by a single payment, less required income tax deductions, to your designated beneficiary and notify your estate representative of any resulting tax liability. When we

have made the payment to your designated beneficiary, we will be considered as fully discharged from any further liability with respect to your Plan. In instances where you have not designated a beneficiary, as explained in Clause 9 of this Agreement, the proceeds of your Plan will be paid by a single payment, less required income tax deductions, to your estate.

11. Your Responsibilities

It is your responsibility to:

- Keep us advised, in writing, at all times of any changes in your address.
- Ensure that your birthdate as recorded on your application is accurate.
- Eventually elect, as spelled out by Clause 8 of this Agreement, the type of retirement income you choose to receive.

12. Restriction

We cannot give you or any person related to you any benefit or advantage if the benefit or advantage is conditional upon the existence of your Plan.

13. Amendment

We may, from time to time, amend your Plan by giving you notice in writing. Any amendment cannot, however, be contrary to the provisions of the *Income Tax Act*.

In the event of changes to the *Income Tax Act* or any pension legislation governing your Plan, the terms of your Plan and any addendum thereto may be amended without notice to you to ensure that your Plan continues to comply with all applicable legislation.

14. Notices

Any notices given to us by you under this Plan shall be sufficiently given if mailed, postage prepaid by you to any of our offices and shall be deemed to have been given on the day that such notice is received by us. Any notices given by us to you shall be sufficiently given if mailed, postage prepaid by us, to you at your last address supplied by you and shall be deemed to have been given on the day of mailing.

15. Limits of our Liability

We shall not be responsible for any loss or damage suffered or incurred by your Plan, by you or by any beneficiary designated by you, unless caused by or resulting from our dishonesty, negligence, wilful misconduct or lack of good faith.

16. Withdrawals

You may withdraw funds from your Plan. Any withdrawals will be subject to the following conditions:

- We will withhold taxes from any withdrawals in such amounts as required by the *Income Tax Act* from time to time.
- Amounts withdrawn must be declared by you as income for the taxation year of receipt.
- We may, at our discretion, require six months written notice from you to carry out any redemption of any investments held in your Plan, unless the withdrawal is required to avoid application of Part X.1 tax.
- You may be required to await expiry of the investment term of a fixed rate deposit prior to being able to finalize a withdrawal.

17. Right of Offset

In accordance with Section 146(2)(c.3)(i) and (ii) of the *Income Tax Act*, the Depository has no right of offset as regards to the property held under the Plan in connection with any debt or obligation owing to the Depository, and the property held under the Plan cannot be pledged, assigned or in any way alienated as security for a loan, or for any purpose other than of providing for the annuitant, commencing at maturity, a retirement income.

18. Other Conditions

You cannot use any of the assets held in your Plan as security for a loan.

If applicable, we shall provide the Annuitant with a copy of the fee schedule in effect from time to time. We shall be entitled to such fees and to reimbursement for all expenses reasonably incurred by it in administering the Plan as may be provided for in any fee schedule in effect at that time. The fees payable to us are subject to change provided that the Annuitant shall be given at least 60 days notice prior to any change in such fees becoming effective. Notwithstanding any other provision contained herein, we shall be entitled to additional fees for extraordinary services performed by it from time to time commensurate with the time and responsibility involved. We are fully authorized by the Annuitant to sell investments of the Plan in order to realize sufficient monies for the payment of the above fees and expenses and to withdraw payment from the assets of the Plan without seeking the prior approval or instruction of the Annuitant.

19. Resignation

We may resign at any time by delivering 60 days notice of our resignation to you. In the event of our resignation, you shall appoint a successor issuer who shall be acceptable to us. We shall deliver the property comprised of the investments within the Plan and the records relating thereto, and shall execute such deeds and assurances and do such things as may be requisite in order to ensure the continued and uninterrupted operation of the Plan. Should you neglect or refuse to appoint a successor issuer who shall be acceptable to us, we reserve the right to transfer assets in specie to you as a withdrawal from your Plan.

20. Ultimate Responsibility

We are ultimately responsible for the administration of the Plan.