



Retirement Savings Plan Application

Did you include the following?

- Completed application with all signatures
- Cheque representing contribution amount or **Transfer Authorization For Registered Investments (AB0164E)**

Forward all the above documents to:

Manulife Bank
GIC Administration 500 M-A
500 King Street North
PO BOX 1602 STN WATERLOO
WATERLOO ON N2J 4C6

Phone: 1-877-765-2265

1 Type of registered plan
Choose one only

- Retirement Savings Plan
 Spousal RSP (*Complete Section 4*)
 Locked-in Plan (Manulife Bank of Canada ("Bank") will provide the appropriate locked-in addendum to you)

2 Annuitant information

- Mr. Mrs. Miss Ms. Other

Annuitant's name (last, first, middle initial)

Address

City

Province

Postal Code

Home phone number

Business phone number

Ext.

- Check if you are an employee of Manulife Financial

Occupation

Date of birth (mmm/dd/yyyy)

Social Insurance Number (Mandatory)

3 Identification requirements

Please indicate the type of government issued document viewed to verify the identity of the annuitant.

- Canadian Driver's license Canadian Passport Canadian Citizenship Card

Document number

Issued by

For new contributions, include a personal cheque drawn on your account at a Canadian financial institution made payable to Manulife Bank of Canada. For RRSP plan transfers, please include a cheque from a Canadian financial institution drawn from the Annuitant's RRSP plan along with a copy of the signed transfer authorization form.

4 Spousal plan information

Complete only if Spouse/Common-Law Partner is Contributor

Contributing spouse's/common-law partner's name (last, first, middle initial)

Social Insurance Number (Mandatory)

NOTE: All income tax receipts for RSP contributions made by the spouse/common-law partner will be issued in the spouse's/common-law partner's name.

5 Contribution/transfer instructions

Contribution date (mmm/dd/yyyy)

 Contribution/transfer type - (*Check one*)

Contribution/transfer amount

\$

- Regular Contribution Refund of Premium Transfer
 Pension Transfer Locked-in Pension Transfer
 Retirement Allowance LIRA/Locked-in RRSP Transfer
 RRSP Transfer Marriage Breakdown Transfer
 Locked-in Marriage Breakdown Transfer

6 Investment details

- Guaranteed Investment Certificate**

(1-5 years. Interest compounded annually, non-redeemable prior to maturity.)

Amount (minimum \$2,500)

\$

Term

_____ year(s)

Interest rate

%

- Short Term Guaranteed Investment Certificate**

(30-364 days. Interest compounded annually, redeemable prior to maturity. For redemptions, a 1.25% rate reduction and \$25.00 fee apply.)

Amount (minimum \$25,000)

\$

Term

_____ days

Interest rate

%

- Advantage Account**

(Interest rates are subject to change and are calculated on the closing daily balance and paid monthly. The applicable tier rate is paid on every dollar.)

Amount

\$

Interest rate

%

The term of the investment may not exceed the maturity date of the plan. Investments are non-transferable. Unless specified otherwise, the investment will be renewed at maturity for the same term. Confirmation of this Investment will be provided to you by Manulife Bank within 15 days of receipt of payment by you. If you do not receive a confirmation, please contact Manulife Bank at 1-877-765-2265.

7 Beneficiary designation

(Designations cannot be made by residents of Quebec)

I, the Annuitant of this RRSP Plan, hereby revoke any previous designation of beneficiary which I may have made for the above RRSP (the "Plan"). I DESIGNATE the person(s) I have named below as beneficiary(ies) to receive the Plan Assets upon my death in accordance with the following terms and the Declaration of Trust. I DIRECT The Canada Trust Company, the Trustee of the Plan, to distribute the Plan Assets accordingly. I acknowledge that, prior to making any distribution, The Canada Trust Company may require evidence satisfactory to it that this designation has not been subsequently revoked or amended by me and that such evidence may include letters probate or similar documents.

Beneficiary name (last, first, middle initial)	Relationship to Annuitant	Designated %
Beneficiary name (last, first, middle initial)	Relationship to Annuitant	Designated %
Beneficiary name (last, first, middle initial)	Relationship to Annuitant	Designated %
Beneficiary name (last, first, middle initial)	Relationship to Annuitant	Designated %

(must total 100%)

I direct the Trustee to administer the proceeds in accordance with the Declaration of Trust. Among other things, this means that if I designate more than one person above, the proceeds will be divided among the persons named above in the percentage of shares I indicated above; if the percentages are unclear, the proceeds will be divided equally among the beneficiaries who survive me. Should any named beneficiary not survive me, his/her share will be divided equally among those designated beneficiaries that do survive me. If only one beneficiary survives me or if I designate only one beneficiary, that person will receive all of the proceeds. If no person survives me or I make no designation, the proceeds will be distributed to my estate. I acknowledge that the Declaration of Trust provides that, prior to making any payments, the Trustee may require evidence satisfactory that this designation has not been subsequently revoked or amended by me and that such evidence may include letters probate or similar documents.

Notice required by law for Manitoba Residents: In Manitoba, your designation of a beneficiary by means of a designation from such as this 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 new marriage or divorce, you will have to do so by means of a new designation.

Minor: If any beneficiary named above is a minor, provide the name and address of the person who will receive and hold the minor's share in trust for the minor until he or she reached the age of majority, at which time the funds are to be paid to the minor.

Name of Minor	Name of Trustee for Minor
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Address of Trustee

I understand that if I do not provide this information, the minor's share of the proceeds will be transferred to my personal representative(s) in trust for the minor until he or she reached adulthood. I have read and fully understand the provisions in Section 12 of the Declaration of Trust respecting minor beneficiaries, including Manulife Bank of Canada and the Trustee's recommendation that my designation of a minor instead be set out in a properly drafted Will.

Annuitant's Signature	Date (mmm/dd/yyyy)
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8 Authorization and consent

I request The Canada Trust Company (the "Trustee") to act as Trustee of my Retirement Savings Plan (the "Plan") and to apply for registration of the Plan under the Income Tax Act (Canada) and any applicable provincial income tax legislation. I acknowledge and agree to be bound by the terms and conditions of the Plan set out in this Application, the Declaration of Trust, and any relevant addendum to the Plan. I authorize the use of my Social Insurance Number for the purposes of tax reporting and for the administration of my Plan. All cheques for my contributions will be made payable to Manulife Bank of Canada.

I acknowledge that I have read and understand the attached Personal Information Statement, and consent to the collection, use and disclosure of my personal information, in accordance with the terms of the Personal Information Statement, as described under the following headings:

- **Collecting, using and disclosing my personal information**
- **Who may access my personal information**
- **Service providers**
- **Other product offerings**
- **Withdrawing my consent**
- **My right to access my personal information or to receive additional information**

I understand that I may contact the Bank's Customer Service Center at 1-877-765-2265 for additional information relating to the Bank's privacy policies and regarding my options for withdrawing my consent.

In accordance with the Personal Information Statement, I authorize the Bank to obtain, verify, give, share and exchange personal information about me, now and in the future, with any individuals, financial institutions, business corporations or other parties with whom I have or propose to have financial or personal dealings, or who hold information about such dealings, such as credit bureaus. My personal information will be used for the purpose of confirming my identity and the accuracy of the information I provide or the Bank collects with this consent, assessing the history of my financial dealings to determine my eligibility for the products and services I have applied for, or the Bank offers to me/us, now and in the future, administering and maintaining my financial records, supporting and maintaining the accuracy and the integrity of the credit reporting system, and as may be otherwise permitted or required by law. I also authorize any person that the Bank contacts under this authorization to provide such information. I authorize the Bank to record my telephone conversations for the administration of my account and to maintain quality service levels. If I do not wish that my telephone conversation be recorded, I agree to only communicate with the Bank in writing and request that any response by the Bank be in writing as well.

9 Quebec residents**Quebec residents only**

I request that all notices, communications and statements delivered to me in connection with this account be written in English. Je demande que les avis, communications et relevés qui me sont remis relativement au présent compte soient en anglais.

10 Signatures

Any information provided in this Application about my spouse/common-law partner is provided with his/her consent. I certify that the information provided by me on this Application is complete and true in all respects.

Signed at City/Province	Annuitant's signature	Date (mmm/dd/yyyy)
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Accepted by Manulife Bank, as Agent for The Canada Trust Company, Trustee

Return this application to: Manulife Bank
 GIC Administration 500 M-A
 500 King Street North
 PO BOX 1602 STN WATERLOO
 WATERLOO ON N2J 4C6

Telephone: 1-877-765-2265
 Fax: 1-877-565-2265

11 Representative information**Client identification**

I confirm that I have seen the original identity verification documentation presented by the annuitant.

Saskatchewan Deposit Agents only

I confirm that I am a Deposit Agent for Manulife Bank in the Province of Saskatchewan and I hereby declare that I hold all funds and certificates delivered or issued under this Application in trust for the investment owner(s) signing above.

Representative's signature	Date (mmm/dd/yyyy)
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Representative's name (last, first, middle initial)

Representative's code	Phone number	Branch/Company
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PERSONAL INFORMATION STATEMENT

Definitions: Under this Personal Information Statement, the words "I", "me", "mine", "my", "our", "us", "we", mean the applicant(s). The word "Bank" means Manulife Bank of Canada.

Collecting, using and disclosing my personal information: The personal information I provide to the Bank (or the Bank collects with my consent) with respect to this deposit account or investment application will be protected and maintained in a deposit account or investment file with the Bank.

The Bank may collect, use and disclose my personal information to:

- (a) confirm my identity and the accuracy of the information provided by me, or collected with my consent;
- (b) better understand the history of my financial dealings with the Bank and others, and determine my eligibility for products and services which I have applied for, or which the Bank offers to me, now or in the future;
- (c) support and maintain the accuracy and integrity of the credit reporting system;
- (d) properly administer and service any financial services and products the Bank provides to me;
- (e) keep records of instructions given by me over the telephone;
- (f) listen to my recorded telephone conversations to maintain quality service levels;
- (g) help the Bank understand the current and future needs of its customers;
- (h) conduct searches to locate me and update my contact information in my file;
- (i) provide me with details of other financial products offered by the Bank, its affiliates and other select financial product providers; and
- (j) comply with legal and regulatory requirements.

Prior to a decision being made on my application, I may withdraw my application and my consent and request that any information collected about me be destroyed. Once my account is opened, if I withdraw my consent for the Bank to use and disclose my personal information, the Bank may no longer be able to properly administer my account, and may close my account subject to applicable penalty charges and withholding taxes. Notwithstanding such withdrawal of consent by me, the Bank may be required by law to maintain and use my personal information for record keeping, tax and financial reporting.

My Social Insurance Number ("SIN") will be used for tax reporting purposes and other purposes required or permitted by law. The Bank may also use my SIN as a unique identifier to keep my personal information separate from that of other customers with similar names, for internal and external matching of my personal records against records exchanged with third parties that I have consented to and to maintain the integrity and accuracy of my personal information. I may withdraw my consent for the Bank to use my SIN for purposes other than required by law, without affecting the Bank's ability to provide me with services, however, this may affect the Bank's ability to fully ensure the accuracy and integrity of my personal information maintained in my deposit account or investment file.

Before the Bank collects, discloses and uses my personal information for any other purpose, the Bank will explain the purpose to me and seek my consent.

Who may access my personal information: Access to my personal information, which includes any details of the Bank's denial of my application, will be limited to:

- (a) Bank employees and Bank representatives and their delegates, in the performance of their duties for the Bank;
- (b) Manulife Financial employees and the Bank's affiliates' employees when resolving my concerns about any related product offerings;
- (c) other credit grantors with whom I have dealings, or credit bureaus and personal information agents with respect to my credit or financial history;
- (d) service providers used by the Bank, in the performance of their duties for the Bank;
- (e) those to whom I gave permission; and
- (f) those authorized by law.

Service providers: The Bank may use service providers for services such as debit and credit card services, printing services, mail services, distribution services, information technology services, insurance services, administrative services and marketing services. The Bank may change service providers or enter into an agreement with new service providers. Where personal information is provided to the Bank's service providers, to perform the various services they provide, the Bank will contractually require them to protect the personal information in a manner that is consistent with the Bank's privacy policies and practices.

Other product offerings: From time to time, the Bank may offer or promote its other financial products, or those of its affiliates, and those of select third parties associated with the Bank. These other financial product offerings could include for example, securities, insurance products, loan and investment products, credit card products and reward programs, which the Bank believes may be of interest to me. The Bank will not disclose any of my personal information to other external parties, for the purpose of the other parties marketing their own products directly to me, without my consent. I may withdraw my consent to use my personal information for the purpose of receiving additional product offerings, at any time. I understand that this will not affect the Bank's ability to continue to provide me with the services I have requested, but will exclude me from receiving direct personalized marketing or special offers on other products and services. This will not limit the information the Bank may send to me from time to time with my statements or information the Bank provides to me when I contact the Bank.

Withdrawing my consent: Subject to any legal and contractual restrictions described above, I may withdraw my consent for the Bank's collection, use and disclosure of my personal information, at any time. To do so, I may call the Bank's Customer Service Center at 1-877-765-2265, write to the Privacy Officer at the address set out below, or indicate on my application which consent I wish to withdraw. For a new account, my request will be processed immediately. If I wish to withdraw consent after opening my account, six to eight weeks is generally required to process my request.

My right to access my personal information or to receive additional information: I understand that I may obtain a copy of the Bank's privacy policy from the Bank's website at manulifebank.ca or by calling the Bank's Customer Service Center at the number indicated above. I may request additional information or access to my personal information in my file at any time, subject to the restrictions provided by law, and ask that any inaccurate or incomplete information be corrected. To do so, I may send a written request with details to the Privacy Officer at the following address: Privacy Officer, Manulife Bank of Canada, 500 King Street North, 500 M-A, PO BOX 1602 STN WATERLOO, Waterloo ON N2J 4C6.

COMPLAINT HANDLING PROCEDURES

Manulife Bank is committed to providing high quality service and products to its customers. If I have any questions or concerns about the Bank's products or services or wish to obtain a copy of the Bank's complaint handling procedures, I may contact the Bank at 1-877-765-2265 and speak with a Bank representative. The Bank's complaint handling procedures are also available on the Bank's website at manulifebank.ca.

MANULIFE BANK OF CANADA RETIREMENT SAVINGS PLAN DECLARATION OF TRUST

The Canada Trust Company, a trust company amalgamated under the laws of Canada (the "Trustee"), hereby declares that it agrees to act as Trustee for the annuitant named in the application on the face hereof (the "Annuitant") for Manulife Bank of Canada (the "Agent") *Manulife Bank of Canada Retirement Savings Plan* (the "Plan") upon the following terms and conditions:

1. **REGISTRATION:** The Trustee will apply for registration of the Plan under the provisions of the *Income Tax Act (Canada)* (the "Act") and any applicable provincial income tax legislation relating to retirement savings plans as designated from time to time in writing by the Annuitant (the Act and such provincial income tax legislation being hereinafter collectively referred to as "Applicable Tax Legislation").
2. **COMMON-LAW PARTNER AND COMMON-LAW PARTNERSHIP:** Any reference to "spouse" contained in the Declaration of Trust or in the Application means "spouse or common-law partner" and any reference to "marriage" contained in the Declaration of Trust or in the Application means "marriage or common-law partnership".
3. **CONTRIBUTIONS:** The Trustee shall accept only such payments of cash and other transfers of property acceptable to it as may be directed by the Annuitant or the Annuitant's spouse or common-law partner, and permitted by the Applicable Tax Legislation, the same together with any income therefrom constituting a trust fund (the "Fund") to be used, invested and held subject to the terms hereof.
4. **INVESTMENT:** The Plan shall be invested and reinvested by the Trustee, on the direction of the Annuitant, in such investments as the Trustee shall make available from time to time; provided that such investments are qualified investments for trusts governed by retirement savings plans. The Trustee may, but need not, require any such direction in writing.
5. **ACCOUNTS:** The Trustee will maintain an account in the name of the Annuitant showing all contributions made to the Plan and all investment transactions made at the direction of the Annuitant. The Trustee shall forward to the Annuitant, in respect of each year, a statement showing all contributions and investment transactions made and all income and expenses earned or incurred during such period.
6. **CONTRIBUTION RECEIPTS:** On or before March 31 of each year, the Trustee shall furnish the Annuitant or the Annuitant's spouse or common-law partner with a receipt or receipts showing contributions by the Annuitant or the Annuitant's spouse or common-law partner during the preceding calendar year and within 60 days thereafter.
7. **WITHDRAWALS AND TRANSFERS OUT:** The Annuitant may, by written application at any time before the commencement of retirement income, request that the Trustee pay to the Annuitant all or any part of the assets held under the Plan. The Plan property may be transferred to a registered pension plan for the benefit of the transferor, or to the Annuitants registered retirement savings plan or registered retirement income fund as stipulated in paragraph 146 (16) (a) of the Act. All or part of the property held in connection with the Plan may be transferred to a spouse or common-law partner or former spouse or common-law partner who is living separate and apart and is entitled to the amount under a decree, order or judgement of a competent tribunal or under a written agreement that relates to a division of property in settlement of rights arising out of, or on the breakdown of, their marriage or common-law partnership in accordance with paragraph 146 (16) (b) of the Act. The Trustee may liquidate any investments held under the Plan to the extent deemed necessary to pay out or transfer the amounts requested.
8. **REFUND OF CONTRIBUTIONS:** It is the responsibility of the Annuitant or the Annuitant's spouse or common-law partner to ensure that no contribution exceeds the maximum permitted deduction under the Applicable Tax Legislation. The Trustee shall, upon written application of the Annuitant or the Annuitant's spouse or common-law partner, refund to that applicant an amount as defined in paragraph 146(2)(c.1) of the Act. The Trustee may liquidate investments held under the Plan to the extent deemed necessary for that purpose.
9. **RETIREMENT INCOME:**
 - (a) The value of the accounts maintained by the Trustee for the Annuitant shall be invested, used and applied by the Trustee for the purposes of providing a retirement income to the Annuitant in accordance with subsection 146(1) of the Act.
 - (b) The Annuitant will, upon 90 days written notice to the Trustee, specify the date for the commencement of a retirement income, which date shall not be later than the end of the calendar year in which the Annuitant attains age 71, or such other age as prescribed by the Act (such date being referred to herein as "maturity").
 - (c) Any retirement income purchased by the Trustee shall, at the option of the Annuitant, be:
 - i) an annuity payable to the Annuitant for the Annuitant's life (or, if the Annuitant so designates, to the Annuitant for the lives jointly of the Annuitant and the Annuitant's spouse or common-law partner and to the survivor of them for his or her life) commencing at maturity and with or without a guaranteed term not exceeding such period of time calculated in accordance with the formula set out in paragraph (ii) immediately below;
 - ii) an annuity commencing at maturity payable to the Annuitant, or to the Annuitant for his life and to his spouse or common-law partner after his death, for a term of years equal to 90 minus either the age in whole years of the Annuitant at the maturity of the Plan, or, where the Annuitant's spouse or common-law partner is younger than the Annuitant and the Annuitant so elects, the age in whole years of the Annuitant's spouse or common-law partner at the maturity of the Plan; or
 - iii) a Registered Retirement Income Fund established in accordance with the provisions of the Act and regulations thereunder and any successor legislation or regulations.
 - (d) Except as otherwise provided or permitted under the Applicable Tax Legislation, any annuity so acquired shall pay equal annual or more frequent periodic payments that:
 - i) may be integrated with the Old Age Security Pension;
 - ii) may be increased in whole or in part in accordance with the Consumer Price Index or at such other rate not exceeding 4% per annum as may be specified under the terms of such annuity;
 - iii) are (1) fixed, or (2) varied in accordance with the earnings of the invested amount;
 - iv) shall provide for full or partial commutation and shall provide for equal annual or more frequent periodic payments following any partial commutation;
 - v) shall not provide for the aggregate of the periodic payments in a year after the death of the Annuitant to exceed the aggregate of the payments in a year before the Annuitant's death;
 - vi) shall by its terms not be capable either in whole or in part of assignment if payable to the Annuitant or his spouse or common-law partner; and
 - vii) shall provide for commutation if such annuity would otherwise become payable to a person other than the spouse or common-law partner of the Annuitant on or after the death of the Annuitant.
 - (e) If the Annuitant fails to notify the Trustee at least 60 days prior to the end of the calendar year in which the Plan reaches maturity, the Trustee may, at its sole discretion,
 - i) liquidate the assets in the Plan and pay the proceeds of such liquidation, or distribute the assets in the Plan, to the Annuitant, subject to any required withholding therefrom; or
 - ii) purchase for the Annuitant a retirement income subject to the requirements of the Plan.
10. **DEATH OF THE ANNUITANT:** In the event of the death of the Annuitant prior to the provision of a retirement income, the Trustee shall, upon receipt of satisfactory evidence thereof, realize the interest of the Annuitant in the Plan. Subject to the deduction of all proper charges, including income tax, if any, required to be withheld, the proceeds of such realization shall be held by the Trustee in trust for payment in a lump sum to the legal personal representatives of the Annuitant, upon such representatives furnishing the Trustee with such releases and other documents as may be required or as counsel may advise, unless there is a validly designated beneficiary of such Annuitant in the case of an Annuitant domiciled in a jurisdiction designated by the Trustee as one in which a participant in a retirement savings plan may validly designate a beneficiary other than by will, in which case the proceeds shall be payable in a lump sum to such designated beneficiary upon receipt of such releases and other documents as may be required or as counsel may advise.

11. **OWNERSHIP:** The Trustee must hold any investment in its own name, in the name of its nominee, in bearer form or in such other name as the Trustee may determine. The Trustee may generally exercise the power of an owner with respect to all stocks, bonds, mortgages, or securities held by it for the Plan, including the right to vote or to give proxies to vote in respect thereof, and to pay any assessment, taxes or charges in connection therewith or the income or gains derived therefrom.
12. **DELEGATION:**
 - (a) The Annuitant authorizes the Trustee to, and the Trustee may delegate to the Agent, the performance of the following duties and responsibilities of the Trustee under the Plan:
 - i) to receive the Annuitant's contributions under the Plan;
 - ii) to invest and reinvest the Fund in accordance with the directions of the Annuitant;
 - iii) to hold the assets forming the Fund in safekeeping;
 - iv) to maintain the Annuitant's account;
 - v) to provide statements to the Annuitant of the Annuitant's account; and
 - vi) to perform such other duties and responsibilities of the Trustee under the Plan as the Trustee may determine from time to time, in accordance with the Act.
 - (b) The Trustee shall, however, remain ultimately responsible for the administration of the Plan pursuant to the provisions of this Declaration of Trust. The Annuitant also authorizes the Trustee to, and the Trustee may, pay the Agent all or a portion of the fees paid by the Annuitant to the Trustee hereunder and may reimburse the Agent for its out-of-pocket expenses in performing the duties and responsibilities delegated to the Agent by the Trustee, as agreed upon between the Agent and the Trustee. The Annuitant acknowledges that the Agent may earn normal brokerage commissions on investment and reinvestment transactions processed by the Agent.
13. **TRUSTEE FEES AND EXPENSES:** The Trustee will be entitled to such reasonable fees and other charges as it may establish from time to time for the Plan and to reimbursement for disbursements and expenses reasonably incurred by it in performing its duties hereunder. All such fees and other amounts (together with any goods and services tax or other taxes applicable thereto) will, unless paid directly to the Trustee be charged against and deducted from the assets of the Plan in such manner as the Trustee determines, and the Trustee may realize assets of the Plan in its absolute discretion for the purposes of paying such fees and other amounts.
14. **AMENDMENT:** The Trustee may, from time to time at its discretion, amend this Declaration of Trust with the concurrence of the authorities administering the Applicable Tax Legislation by giving 30 days' notice in writing to the Annuitant, provided, however, that any such amendments shall not have the effect of disqualifying the Plan as a registered retirement savings plan within the meanings of the Applicable Tax Legislation.
15. **NOTICE:** Any notice given by the Trustee to the Annuitant shall be sufficiently given if mailed, postage prepaid, to the Annuitant at the address set out in the application or at any subsequent address of which the Annuitant shall have notified the Trustee and any such notice shall be deemed to have been given on the second business day following the day of mailing.
16. **LIABILITY:** The Trustee shall not be liable for ascertaining whether any investment made on the direction of the Annuitant is or remains a qualified investment for purposes of a registered retirement savings plan or whether any such investment constitutes foreign property or for any tax payable in respect of any non-qualified investment by the Annuitant or by the trust established hereunder and the Annuitant acknowledges and assumes the sole responsibility in respect of the foregoing. The Trustee shall not otherwise be liable for the making, retention or sale of any investment or reinvestment as herein provided or for any loss or diminution of the assets comprising the Fund.
17. **PROOF OF AGE:** The statement of the Annuitant's date of birth on the application for the Plan shall constitute a certification by the Annuitant and an undertaking to furnish such further evidence of proof of age as may be required for the provision of a retirement income.
18. **NO ADVANTAGE:** The Annuitant or a person with whom the Annuitant does not deal at arm's length may not receive an advantage that is conditional on the existence of the Plan, other than:
 - (a) a benefit;
 - (b) amounts included in the deceased Annuitant's income or included in the income of the RRSP trust for years that the trust lost its exempt status due to the death of the last Annuitant;
 - (c) the payment or allocation of any amount to the Plan by the Trustee;
 - (d) an advantage from life insurance in effect on December 31, 1981; or
 - (e) an advantage obtained from administrative or investment services provided for the Plan.
19. **REPLACEMENT OF TRUSTEE:** The Trustee, upon giving the Agent at least 30 days written notice or immediately if the Agent is for any reason incapable of acting in accordance with this Declaration of Trust, may resign, and the Agent, upon giving the Trustee at least 90 days written notice or immediately if the Trustee is for any reason incapable of acting as Trustee hereunder, may remove the Trustee as the Trustee of the Plan, provided that a successor Trustee has been appointed by the Agent in writing. If the Agent fails to designate a successor Trustee within 60 days after it has received notice of the Trustee's intended resignation, the Trustee may appoint its successor Trustee. Such successor Trustee shall within 90 days of its appointment give written notice of its appointment to the Annuitant. A successor Trustee shall have the same power, rights and obligations as the Trustee. The Trustee shall execute and deliver to the successor Trustee all conveyances, transfers and further assurances as may be necessary or desirable to give effect to the appointment of the successor Trustee. Any successor Trustee shall be a corporation resident in Canada and authorized under the laws of the province of residence of the Annuitant indicated in the application to carry out its duties and responsibilities as Trustee under the Plan. Subject to the requirements of Canada Revenue Agency, any corporation resulting in the merger, consolidation or amalgamation to which the Trustee is a party or which purchases all or substantially all of the trust business of the Trustee shall be the successor Trustee hereunder without the execution of any other instrument or document except notice to the Agent and to the Annuitant.
20. **ASSIGNMENT BY AGENT:** The Agent may assign its rights and obligations hereunder to any other corporation resident in Canada, approved by the Canada Revenue Agency and any other applicable authority, and authorized to assume and discharge the obligations of the Agent under the Plan, provided that such corporation shall execute any agreement which is necessary or advisable for the purpose of assuming such rights and obligations and further provided that no such assignment may be made without prior written consent of the Trustee, which consent may not be unreasonably withheld.
21. **HEIRS, EXECUTORS AND ASSIGNS:** The terms of this Declaration of Trust shall be binding upon the heirs, executor, administrators and assigns of the Annuitant and upon the respective successors and assigns of the Trustee and Agent.
22. **PROPER LAW:** This Declaration of Trust will be governed by and construed in accordance with the laws of Ontario (and with respect to any locking-in addenda to the Plan containing provisions required by the laws of a province, in accordance with the laws of such province), the Applicable Tax Legislation and any other laws of Canada, which may be applicable.
23. **ENGLISH LANGUAGE:** The parties hereto have requested that the Plan be established in English. Les parties ont demandé que le régime soit rédigé en anglais.

Funds Transfer Agreement (For Canadian Dollar accounts only)

1 Client information	<input type="radio"/> Mr. <input type="radio"/> Mrs. <input type="radio"/> Miss <input type="radio"/> Ms <input type="radio"/> Dr. <input type="radio"/> Other ▶ Client's name (last, first, middle initial)																								
Account(s)	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; border-bottom: 1px solid black;">Bank Account number</td> <td style="width: 33%; border-bottom: 1px solid black;">Bank Account number</td> <td style="width: 33%; border-bottom: 1px solid black;">Bank Account number</td> </tr> </table>	Bank Account number	Bank Account number	Bank Account number																					
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2 Account(s) information	<p>Manulife Bank of Canada, ("the Bank"), may debit or credit the Account(s) named above held by me/us with the Bank and the following other accounts (the "Other Account(s)") held by me/us with the named other financial institutions below (the "Other Financial Institution(s)") when transferring funds between them, subject to such limits and conditions as are required by the Bank and by the Other Financial Institution(s).</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; border-bottom: 1px solid black;">Other Financial Institution</td> <td style="width: 15%; border-bottom: 1px solid black;">Branch No.</td> <td style="width: 15%; border-bottom: 1px solid black;">Transit No.</td> <td style="width: 20%; border-bottom: 1px solid black;">Account No.</td> </tr> <tr> <td style="border-bottom: 1px solid black;">Other Financial Institution</td> <td style="border-bottom: 1px solid black;">Branch No.</td> <td style="border-bottom: 1px solid black;">Transit No.</td> <td style="border-bottom: 1px solid black;">Account No.</td> </tr> <tr> <td style="border-bottom: 1px solid black;">Other Financial Institution</td> <td style="border-bottom: 1px solid black;">Branch No.</td> <td style="border-bottom: 1px solid black;">Transit No.</td> <td style="border-bottom: 1px solid black;">Account No.</td> </tr> </table> <p>A specimen personalized cheque, preprinted with your full name(s), for each of the Other Account(s) marked VOID is attached to this Agreement (mandatory in order to proceed with a funds transfer). I/We undertake to inform the Bank in writing, of any change to the Other Account(s) information provided in this Agreement at least five (5) days prior to the next due date of a funds transfer.</p>	Other Financial Institution	Branch No.	Transit No.	Account No.	Other Financial Institution	Branch No.	Transit No.	Account No.	Other Financial Institution	Branch No.	Transit No.	Account No.												
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Transfer instructions	<p>In order to authorize the Bank to arrange a one time transfer or a regular recurring funds transfer, the following information is required: (Please leave blank if you do not wish to arrange a transfer at the date of this Agreement.)</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; border-bottom: 1px solid black;">Amount \$</td> <td style="width: 20%; border-bottom: 1px solid black;">Start date</td> <td style="width: 20%; border-bottom: 1px solid black;">End date</td> <td style="width: 35%; border-bottom: 1px solid black;"> <input type="radio"/> one time transfer <input type="radio"/> monthly <input type="radio"/> semi-monthly <input type="radio"/> weekly <input type="radio"/> bi-weekly </td> </tr> <tr> <td colspan="2" style="border-bottom: 1px solid black;">From Account</td> <td colspan="2" style="border-bottom: 1px solid black;">To Account</td> </tr> <tr> <td style="border-bottom: 1px solid black;">Amount \$</td> <td style="border-bottom: 1px solid black;">Start date</td> <td style="border-bottom: 1px solid black;">End date</td> <td style="border-bottom: 1px solid black;"> <input type="radio"/> one time transfer <input type="radio"/> monthly <input type="radio"/> semi-monthly <input type="radio"/> weekly <input type="radio"/> bi-weekly </td> </tr> <tr> <td colspan="2" style="border-bottom: 1px solid black;">From Account</td> <td colspan="2" style="border-bottom: 1px solid black;">To Account</td> </tr> <tr> <td style="border-bottom: 1px solid black;">Amount \$</td> <td style="border-bottom: 1px solid black;">Start date</td> <td style="border-bottom: 1px solid black;">End date</td> <td style="border-bottom: 1px solid black;"> <input type="radio"/> one time transfer <input type="radio"/> monthly <input type="radio"/> semi-monthly <input type="radio"/> weekly <input type="radio"/> bi-weekly </td> </tr> <tr> <td colspan="2" style="border-bottom: 1px solid black;">From Account</td> <td colspan="2" style="border-bottom: 1px solid black;">To Account</td> </tr> </table>	Amount \$	Start date	End date	<input type="radio"/> one time transfer <input type="radio"/> monthly <input type="radio"/> semi-monthly <input type="radio"/> weekly <input type="radio"/> bi-weekly	From Account		To Account		Amount \$	Start date	End date	<input type="radio"/> one time transfer <input type="radio"/> monthly <input type="radio"/> semi-monthly <input type="radio"/> weekly <input type="radio"/> bi-weekly	From Account		To Account		Amount \$	Start date	End date	<input type="radio"/> one time transfer <input type="radio"/> monthly <input type="radio"/> semi-monthly <input type="radio"/> weekly <input type="radio"/> bi-weekly	From Account		To Account	
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3 Authorization	<p>I/We acknowledge that this authorization is provided for the benefit of Manulife Bank of Canada and the Other Financial Institution(s) named above and is provided in consideration of the Bank and the Other Financial Institution(s) agreeing to process funds transfers against my bank accounts, in accordance with the Rules of the Canadian Payments Association.</p> <p>Signatures I/We warrant and guarantee that all persons whose signatures are required to sign on the Account(s) or the Other Account(s) have signed this Agreement below. If the Account(s) or the Other Account(s) are held in joint names, we hereby jointly authorize the Bank to accept instructions from any one of us in accordance with this Agreement and agree that we each are responsible for transactions authorized by the other person.</p> <p>Delivery and verification I/We acknowledge that provision and delivery of this Agreement to the Bank constitutes delivery by me/us to the Other Financial Institution(s). Any delivery of this Agreement to the Bank constitutes delivery by me/us. I/We acknowledge that the Other Financial Institution(s) are not required to verify that a funds transfer has been issued in accordance with the particulars of this Agreement including, but not limited to, the amount. I/We acknowledge that the Other Financial Institution(s) is not required to verify that any purpose of payment for which a funds transfer was issued, which is a debit on the Other Account(s), has been fulfilled by the Bank as a condition to honoring a funds transfer debit issued or caused to be issued by the Bank on the Other Account(s).</p>																								

3 Authorization *continued*

Electronic transfers

In order to authorize the Bank to arrange electronic funds transfers or to vary or cancel an existing authorization, I/we will contact the Bank by telephone, personal computer or other electronic device as permitted by the Bank. I/We need a password or code to initiate and authorize such transfers or changes, which I/we shall provide to the Bank. By using this password or code, and initiating a funds transfer or change, I/we acknowledge that, I am/we are authorizing the Bank to either transfer funds from the Account(s) to the Other Account(s) or from the Other Account(s) to the Account(s), as the case may be and as specified by me/us or to cancel or vary an authorization as may be applicable.

Cancellation

This Agreement may be cancelled at any time upon written notice by me/us to the Bank.

Disputes

I/We may dispute a funds transfer in any of the following circumstances:

- I/We did not authorize the funds transfer;
- The funds transfer was not made according to this Agreement; or
- I/We revoked this Agreement.

Reimbursement - debits

In order to apply for reimbursement when I/we dispute a funds transfer debit to the Other Account(s), I/we agree to write to the Other Financial Institution(s), stating the relevant circumstances (the "Declaration"). The Other Financial Institution(s) must receive the Declaration within 90 days of the date that the funds transfer debit was posted to the Other Account(s). If I/we don't deliver the Declaration on time, I/we will have to resolve the reimbursement claim with the Bank and not with the Other Financial Institution(s).

Confidentiality

I/We agree that my/our personal information with respect to the Account(s), the Other Account(s) and the Agreement may be disclosed to financial clearing institutions, in order to give effect to this Agreement. Any disclosure will follow the rules of the Canadian Payments Association.

Client's signature

Date signed (mmm/dd/yyyy)

Client's signature

Date signed (mmm/dd/yyyy)

PLEASE ATTACH VOID CHEQUE(S) FOR EACH OF THE OTHER ACCOUNTS.