

*Envision* your retirement

# Your retirement guide

## Frontier Supply Chain Solutions Inc.

Group RRSP & DPSP

Policy No. 65193

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Gives you a glance of your plan details and helps you understand the benefits of joining.

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## Member services

Shows you the wide range of services that can help you get your questions answered, change or update your information and take advantage of the tools your plan offers.

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## Easy planning steps

Four simple steps to help you plan for your retirement and enrol in your plan:

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## Forms

Contains the forms you need to enrol in your plan. Complete and submit.



# Welcome to your plan

Great-West Life is pleased to welcome you to your Frontier Supply Chain Solutions Inc. group retirement or savings plan. By joining, you're taking an important step towards achieving your retirement or savings goals. Your plan sponsor wants you to reach those goals too. That's why they offer this plan. However, it's your participation and choices that make a difference.

Retirement, and planning for it, looks different to each of us. This guide provides information to help you understand how your plan can be the foundation of your successful retirement strategy.

Carefully review the *Easy planning steps* on page 11. They'll help you envision your retirement, calculate how much you need to save to reach your goals, select your investments and enrol in your plan.

Contact Great-West with your questions – we're here to help. Call 1-800-724-3402, Monday to Friday, between 8 a.m. and 8 p.m. ET to speak with a client service representative.

Your plan advisor can also help you with your questions. Your plan advisor's contact information is on the back cover of this book.

Enrolling in your plan is a simple but important step to having a successful retirement. Start the enrolment process by turning the page and learning more about your plan.

# Plan highlights

## Why should you join?

- Saving is easy since your contributions are deducted off your pay – creating a saving habit
- Benefit from immediate tax breaks when you contribute to most registered plans
- Grow your savings faster – your plan offers generally lower investment management fees than what you'd find in an individual savings plan
- Access investment options not usually available to individual investors
- Choose your investments with help from our client service representatives
- Monitor your savings with customized and easy-to-read statements, featuring your personal rate of return
- Get your questions answered by client service representatives when you call *Access Line*, 1-800-724-3402, Monday to Friday, 8 a.m. to 8 p.m. ET
- Enjoy no annual account fees, set-up fees, or fees to transfer between investment options
- Access a variety of tools and resources to help you plan for your financial future

## Plans offered by Frontier Supply Chain Solutions Inc.

	RRSP	DPSP
<b>Who can join?</b>	All employees	All employees
<b>Do I have to join?</b>	No, this is a voluntary plan.	No, this is a voluntary plan.
<b>When can I join?</b>	After 3 months of employment	After 3 months of employment
<b>How much do I contribute?</b>	In order to receive the employer contribution in the DPSP, you must contribute. You may contribute any amount up to the Canada Revenue Agency limit.	You don't contribute to this plan.
<b>Can I transfer my other registered savings into the plan?</b>	Yes. Contact us for information on how to do this.	Yes. Contact us for information on how to do this.
<b>How much does my employer contribute?</b>	Your employer doesn't contribute to this plan.	1 per cent of your earnings
<b>Who decides how contributions are invested?</b>	You decide how all contributions are invested.	You decide how all contributions are invested.
<b>What happens if I don't make an investment selection(s)?</b>	Your contributions will be invested in the Balanced Continuum Fund.	Your contributions will be invested in the Balanced Continuum Fund.
<b>Where can I find more information on the plan?</b>	Your member booklet	Your member booklet
<b>When can I expect statements?</b>	Twice each year (in January and July)	Twice each year (in January and July)

This summary doesn't contain all of your plan rules and policies. The official plan documents associated with your plan contain more details than what's shown here. In case of an error or conflict in wording with this section, the official plan documents will apply. \*This summary of the details of your plan at the time of printing this guide January 29, 2014.

## WHAT'S NEXT

*Member services:* Get your questions answered and learn about the additional services available through your plan.

### Experienced investors?

Go to *Select* on page 17 to find which investments in this plan will help you reach your retirement plan goals.

# Member services

## QUESTIONS

GRS Access  
www.grsaccess.com

Access Line  
1-800-724-3402

Can someone help me complete my forms?		•
What is the value of my current investments?	•	•
What are my current interest rates and net unit values?	•	•
What are the rates of return for the funds available to me?	•	•
Where can I reset my Access ID/password for GRS Access?	•	•
Who is my beneficiary?	•	•
Who can help me understand the investment options for my plan?		•
Where can I get help with planning for retirement and savings strategies?		•
Who can help me select appropriate investments for my plan?		•
Where can I find the forms I need?	•	•

## CHANGE/UPDATE

GRS Access  
www.grsaccess.com

Access Line  
1-800-724-3402

Change name	Form available	Request form
Change address	•	•
Change investment instructions for future contributions	•	•
Change beneficiary	Form available	Request form
Transfer between investment options within my plan	•	•

## TOOLS

GRS Access  
[www.grsaccess.com](http://www.grsaccess.com)

Access Line  
1-800-724-3402

Retirement planning concepts and "what if" scenarios	•	
Investment personality questionnaire	•	
Personal rate of return	•	
Education articles and videos	•	
Fund reports	•	•

Throughout this guide, you'll find more information about the services your group retirement or savings plan has to offer. More information about [www.grsaccess.com](http://www.grsaccess.com) and *Access Line* is on page 10.

# The Great-West *smartPATH* education program



All your services and support, from enrolment to retirement, are part of the Great-West *smartPATH* education program. *SmartPATH* will be an ongoing source of information about planning and investing for your future.

Many *smartPATH* education materials are organized into three retirement planning stages: *Getting started*, *Getting serious* and *Getting close*. This helps you find materials which are most relevant to you.

>GETTING started	>GETTING serious	>GETTING close
If you're new to retirement planning or investing, these materials contain basic information in easy, clear language.	For those who have been plan members for a few years and want more information about advanced investment concepts to make the most out of their group retirement or savings plans.	If you're within five years of retirement, these materials will help you research your sources of retirement income and how you can make a smooth transition to retirement.

## WHAT'S NEXT

*Easy planning steps:* Take action with these steps to create your retirement plan and select the right investments for you.

Your first step, *Envision*, is the next section. There you'll imagine your retirement lifestyle and create your retirement budget.

### Experienced investors?

Go to *Select* on page 17 to find which investments in this plan will help you reach your retirement plan goals.

## Easy access to your plan

[www.grsaccess.com](http://www.grsaccess.com)

- Print your own plan statement at any time
- View information about you and your current investment choices
- Learn more about the fund performance, fees and unit values for the investment options for your plan
- Walk through the entire retirement planning process including budgeting for retirement, determining your investment personality and selecting your funds
- Access articles, videos and other resources in the *Learning centre*

You can preview the online services and information on *GRS Access* before you join your plan, by using this guest Access ID:

**Access ID:** 4679371

**Password:** UJwuHx45

**Your access ID and password will expire on** Jan. 29 2015

**Call 1-800-724-3402**

If you prefer to manage your finances by phone, you'll appreciate the ease and convenience of our toll-free *Access Line*.

You can speak with a client service representative, Monday to Friday between 8 a.m. and 8 p.m., ET.

Frontier Supply Chain Solutions Inc.

1-800-724-3402

[www.grsaccess.com](http://www.grsaccess.com)

65193

THE  
**Great-West Life**  
ASSURANCE  COMPANY

# STEP 1

## Envision

### Your retirement lifestyle

The retirement lifestyle you envision, as well as your existing savings, determines how much you need to save. Many financial advisors estimate you need 50 to 70 per cent of your gross pre-retirement income to maintain your lifestyle.

Use the formula below to calculate what that would be:

Your gross pre-retirement income	X	Multiply by 50 to 70 per cent	Your total annual retirement goal
	X		

If you want to use this guideline, move ahead to [Step 2: CALCULATE on page 15](#).

Or, go to the next page where you can choose a retirement lifestyle and use the matching budget as your guideline. You can also customize a budget to suit your goals or create a budget that's entirely your own.

## Picture yourself in retirement

The descriptions below portray three different retirement lifestyles. Pick the one that most closely resembles the retirement you envision.

### CONSERVATIVE

This lifestyle could provide a modest home or rental unit in a smaller city. Much of your time is spent with friends and family who live nearby. Leisure time is spent gardening, volunteering and going for long walks on the nature trails that wind through the city. Vacations are modest, usually by car, and you stay in a modest hotel or your trailer.

### COMFORTABLE

With this lifestyle you could see yourself in a three-bedroom house or condo in a medium-sized city. You'll have some free time – and money – to go to local community affairs and charities. Cycling in the summer and cross-country skiing in the winter bring a great deal of enjoyment. This year's trip is a one-week stay at a nearby resort.

### ABOVE AVERAGE

This lifestyle may include a three-bedroom house in a large city and a modest cottage. Leisure time pleasures include gardening, reading a good novel, canoeing and cycling. Renting an apartment on the sandy white shores of Portugal for two weeks distracts you from the long winter months.

On the following pages are budgets that match each lifestyle. Use the final column “Custom” to create a budget that’s all your own.

### WHAT'S NEXT

After you determine your retirement budget on the pages 13 – 14, go to your second step *Calculate*, on page 15. You'll learn how to calculate how much you need to save for your retirement lifestyle.

# STEP 1

## Conservative

Item	Single	Couple
Food	\$2,900	\$5,200
Housing (includes rent / mortgage, property taxes, insurance)	\$4,600	\$5,100
Household operation (includes repairs, maintenance and utility bills)	\$5,800	\$8,200
Clothing	\$500	\$1,000
Recreation / leisure (entertainment, TV, hobbies, sports, club memberships)	\$1,100	\$1,600
Travel	\$900	\$1,700
Transportation (car, insurance, public transit, parking)	\$1,200	\$5,900
Health and personal care (hair styling, dry cleaning, etc.)	\$1,400	\$3,000
Gifts and donations	\$1,400	\$1,700
Tobacco and alcohol	\$1,000	\$1,000
Savings	-	-
Interest paid and miscellaneous	\$800	\$1,800
Estimated personal income taxes	\$300	\$1,800
<b>Total annual retirement income</b>	<b>\$21,900</b>	<b>\$38,000</b>

## Comfortable

Item	Single	Couple
Food	\$3,500	\$6,900
Housing (includes rent / mortgage, property taxes, insurance)	\$5,600	\$6,100
Household operation (includes repairs, maintenance and utility bills)	\$6,100	\$10,800
Clothing	\$700	\$1,900
Recreation / leisure (entertainment, TV, hobbies, sports, club memberships)	\$1,300	\$3,200
Travel	\$1,100	\$2,300
Transportation (car, insurance, public transit, parking)	\$2,900	\$7,100
Health and personal care (hair styling, dry cleaning, etc.)	\$2,200	\$3,300
Gifts and donations	\$3,100	\$3,800
Tobacco and alcohol	\$1,000	\$1,600
Savings	-	-
Interest paid and miscellaneous	\$1,200	\$2,200
Estimated personal income taxes	\$1,100	\$4,700
<b>Total annual retirement income</b>	<b>\$29,800</b>	<b>\$53,900</b>

## Above average

Item	Single	Couple
Food	\$4,500	\$9,700
Housing (includes rent / mortgage, property taxes, insurance)	\$9,700	\$10,000
Household operation (includes repairs, maintenance and utility bills)	\$8,700	\$18,200
Clothing	\$1,400	\$4,400
Recreation / leisure (entertainment, TV, hobbies, sports, club memberships)	\$2,500	\$9,000
Travel	\$2,500	\$5,400
Transportation (car, insurance, public transit, parking)	\$3,700	\$12,100
Health and personal care (hair styling, dry cleaning, etc.)	\$6,700	\$8,200
Gifts and donations	\$6,500	\$7,900
Tobacco and alcohol	\$1,300	\$2,500
Savings	-	-
Interest paid and miscellaneous	\$3,700	\$6,900
Estimated personal income taxes	\$11,200	\$24,500
<b>Total annual retirement income</b>	<b>\$62,400</b>	<b>\$118,800</b>

## Custom

Item	Single	Couple
Food		
Housing (includes rent / mortgage, property taxes, insurance)		
Household operation (includes repairs, maintenance and utility bills)		
Clothing		
Recreation / leisure (entertainment, TV, hobbies, sports, club memberships)		
Travel		
Transportation (car, insurance, public transit, parking)		
Health and personal care (hair styling, dry cleaning, etc.)		
Gifts and donations		
Tobacco and alcohol		
Savings		
Interest paid and miscellaneous		
Estimated personal income taxes		
<b>Total annual retirement income</b>		

Based on Statistics Canada 2008 household expenditure averages and adjusted to suit scenario. This budget is a sample for educational purposes only.

Personal taxes — assumes partners are in same income tax bracket.

# STEP 2



## Calculate

How much will you have to save?

If you chose a retirement budget from pages 13-14, write your total annual retirement income goal here.	
If you created a personal budget on page 14, write your total annual retirement income goal here.	
If you chose to use the 50- to 70-per cent general rule, write the retirement income goal from page 11 here.	

### PREVIEW GRS ACCESS

To preview the tools and resources on *GRS Access*, use the temporary Access ID and password in *Member services* on page 10.

This temporary Access ID and password won't give you access to your specific account information, but you can review the details of your plan such as investment choices and fees.

## Get online

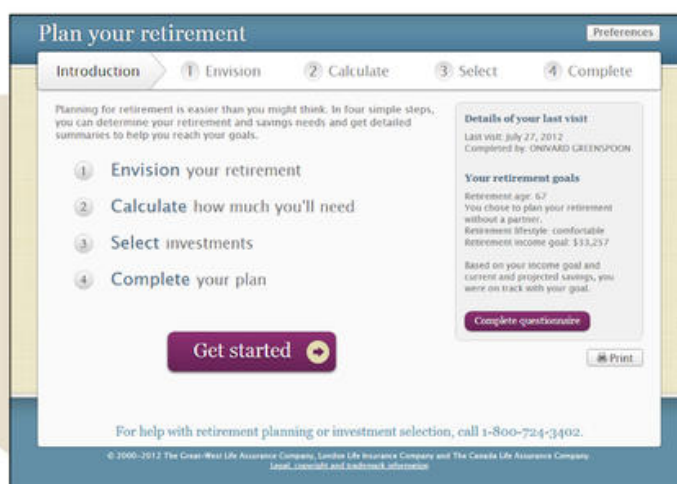
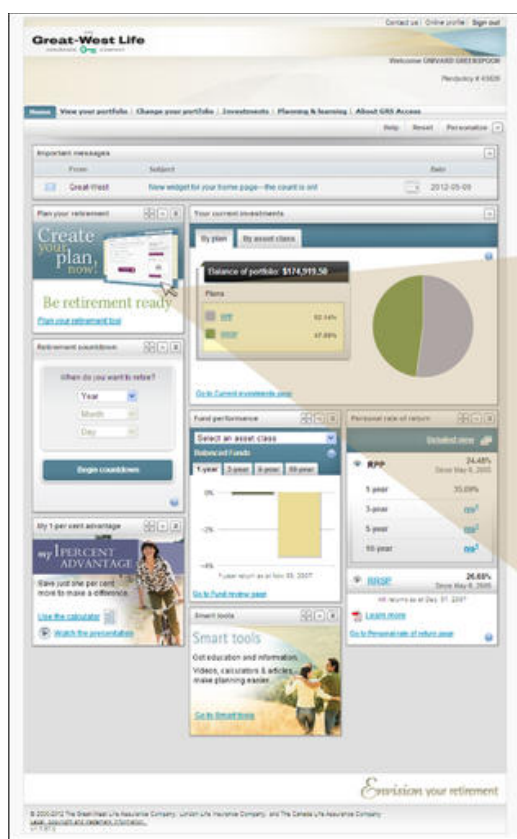
### CALCULATE YOUR SAVINGS GOALS

The *Plan your retirement* tool calculates how much you need to save to retire in the lifestyle you'd like. You can quickly launch the tool from your home page on *GRS Access* ([www.grsaccess.com](http://www.grsaccess.com)) and you can also find it under Planning & learning > Plan your retirement.

Use the tool, to explore different “what if” scenarios and walk through the entire retirement planning process:

- Choose a budget that matches your desired retirement lifestyle
- Determine how much you need to reach your retirement goals
- Select funds that match your investment personality, goals and how much time you have to contribute

If you forget your Access ID and password, call *Access Line* at 1-800-724-3402. You can reset a forgotten password by going to *GRS Access*.



## Get on track

No one cares more about reaching your retirement goals than you do. Your plan sponsor simply provides the foundation with this retirement or savings plan; you do the work by contributing to the plan and monitoring your progress.

# Select

You now have an idea of three things:

- What sort of retirement you want
- How much it's going to cost
- What you need to do to get there

Next, you need to find out which funds your savings will be invested into.

## Choosing the right investments for you

Every path to retirement is unique — even for people with the same goal.

It's important to choose the investment or combination of investments that best suits you.

Your plan sponsor wants to help you reach your goals and has carefully selected investment choices that best suit your plan.

### **Your plan offers:**

- Target date asset allocation funds
- Target risk asset allocation funds
- A range of investments which allows you to select your own

Take the time to learn more about these funds by reading the investment chart on page 30 or the fund reports on [www.grsaccess.com](http://www.grsaccess.com).

### **YOUR PLAN'S DEFAULT FUND**

If you don't make any investment selections, your savings will be invested in your plan's default fund. This may not be right for you so take the time to choose your funds carefully.

Your plan's default fund:

Balanced Continuum Fund (PSG)

# STEP 3

## Target date asset allocation funds

Target date asset allocation funds are also called “target date funds” or “lifecycle funds” and can help make saving for your retirement easier.

All you have to do is choose the target date fund that’s closest to your desired retirement year. For this type of fund you don’t need to complete the *Investment personality questionnaire*.

### BENEFITS FOR YOU:

- Allows you to live your life while your investments adjust themselves
- Helps you avoid emotion-based decisions and market timing
- Makes it easy to get started
- Makes tracking your savings easier
- Provides diversification within a single fund
- Automatically rebalances to suit your retirement target year

### HOW TARGET DATE FUNDS WORK

A target date fund shifts to become more conservative as you near your selected retirement date. The graph below shows an example of how it works.



The asset mixes illustrated above are examples. Refer to the fund reports for the actual asset mix of each target date fund in your plan.

At the beginning, the target date fund is composed of more aggressive investments to help you grow your savings. Over time, the aggressive investment mix gradually shifts to a conservative mix to protect your savings as you approach retirement.

## YOUR PLAN'S TARGET DATE ASSET ALLOCATION FUNDS

Your plan offers the following target date funds:

- Cadence 2010 Retirement Fund (PSG)
- Cadence 2015 Fund (PSG)
- Cadence 2020 Fund (PSG)
- Cadence 2025 Fund (PSG)
- Cadence 2030 Fund (PSG)
- Cadence 2035 Fund (PSG)
- Cadence 2040 Fund (PSG)
- Cadence 2045 Fund (PSG)
- Cadence 2050 Fund (PSG)
- Cadence 2055 Fund (PSG)

## Your other investment choices

To learn more about your other choices, you first need to discover your investment personality. On the next page you'll find the *Investment personality questionnaire*. It will help you get a better understanding of your risk tolerance and will assist you in selecting investments.

# STEP 3

Explore your investment personality and risk tolerance by answering the following 14 questions. The results will help you select the investments that best suit you.

## Section one: Investment objectives

1.What is the intent of your portfolio? Please select the most appropriate one.

	Points
(a) To generate income for today	0
(b) To generate income at a later date	10
(c) To provide for my dependents (I do not anticipate using these funds)	15
(d) To fund a large purchase in the future	10

2.What is your major goal for your portfolio? Please select the most appropriate one.

	Points
(a) To ensure my portfolio remains secure	2
(b) To see my portfolio grow and avoid fluctuating returns	5
(c) To balance growth and security, and to keep pace with inflation	10
(d) To provide growth potential, and to accept some fluctuation in returns	15
(e) To provide the sole objective of potential long-term growth	20

Total points for section one

## Section two: Personal information

3.Which of the following ranges includes your age ?

	Points
(a) Under 30	15
(b) 30 to 39	15
(c) 40 to 49	15
(d) 50 to 59	10
(e) 60 to 69	5
(f) 70 to 79	3
(g) Over 79	2

4.Which of the following ranges best represents your current annual family income (including pensions) before taxes?

	Points
(a) Under \$30,000	4
(b) \$30,000 to \$60,000	6
(c) \$60,001 to \$90,000	8
(d) \$90,001 to \$120,000	10
(e) More than \$120,000	10

5.After deducting any loan or mortgage balances, which one of the following ranges best represents your immediate family's overall net worth?

	Points
(a) Under \$30,000	2
(b) \$30,000 to \$50,000	4
(c) \$50,001 to \$100,000	6
(d) \$100,001 to \$200,000	8
(e) \$200,001 to \$300,000	10
(f) More than \$300,000	10

Total points for section two

### Section three: Investment horizons

Investors often have distinct phases in their investment plans. The initial phase is savings and growth. During this time an investor builds up a portfolio toward a future goal. The second phase is typically the use of funds, either for a specific purchase or for income.

6. When do you anticipate using these funds?

	Points
(a) Immediately*	0
(b) One to three years*	0
(c) Four to five years	5
(d) Six to 10 years	10
(e) 11 to 15 years	15
(f) 16 to 20 years	20
(g) More than 20 years	20

7. At the time you need this money, when will you withdraw it?

	Points
(a) All at once, in a lump sum*	3
(b) Over a period of less than two years*	3
(c) Over a period of two to five years	5
(d) Over a period of six to nine years	8
(e) Over a period of 10 to 15 years	10
(f) Over a period of more than 15 years	15

**\*If your response to question six is either (a) or (b), and your answer to question seven is also (a) or (b), your needs are short term.** Consider using money market funds or short-term guaranteed interest investments to meet your savings goals.

This retirement plan is intended for long-term investing. Using this money for purposes other than retirement planning is not advised and may not be allowed under the registered pension plan locking-in rules.

8. What are your intentions regarding withdrawals and/or contributions to your investments today and over the next five years?

	Points
(a) I plan to withdraw money at regular intervals and do not plan on making contributions.	5
(b) I will likely make a lump-sum withdrawal and do not plan on making contributions.	7
(c) I will likely to be making both contributions and withdrawals.	8
(d) I will likely make additional contributions and will not be withdrawing any funds.	10
(e) I will certainly make regular contributions and will not be withdrawing any funds.	15

Total points for section three



### Section four: Attitude toward risk

9. Which statement best describes your knowledge of investments?

	Points
(a) I have very little knowledge and I rely exclusively on the recommendations of financial advisors.	2
(b) I have limited knowledge of stocks and bonds, and I do not follow financial markets.	5
(c) I have a good working knowledge and I regularly follow financial markets.	8
(d) I understand completely how different investment products work; including stocks and bonds, and I follow financial markets closely.	10

# STEP 3

10. Realizing there will be downturns in the market, in the event of a significant loss, how long are you prepared to hold your existing investments in anticipation of a recovery in value?

	Points
(a) Less than three months	5
(b) Three to six months	8
(c) Six months to one year	10
(d) One or two years	15
(e) Two to three years	20
(f) Three years or more	25

11. Assuming you invest \$100,000 for the long term, what is the maximum drop in your portfolio's value you could comfortably tolerate in any given year?

	Points
(a) I'd be uncomfortable with any loss.*	2
(b) A \$5,000 drop is all I could live with.	5
(c) A \$10,000 decline is something I could tolerate.	10
(d) A \$15,000 drop would be about all I could stand.	15
(e) A \$20,000 decline is pretty much my limit.	20
(f) I could live with a decline of more than \$20,000.	25

12. Which of the following statements most correctly describes your investment philosophy?

	Points
(a) I cannot accept any fluctuation in principal.*	5
(b) I can only accept minimal fluctuations and prefer to invest in safer, lower-return investments.	10
(c) I am willing to tolerate some ups and downs in the value of my investments to achieve overall higher returns in the long run.	20
(d) My main interest is high, long-term returns and I am not concerned about short-term decreases in the value of my investments.	30

Total points for section four



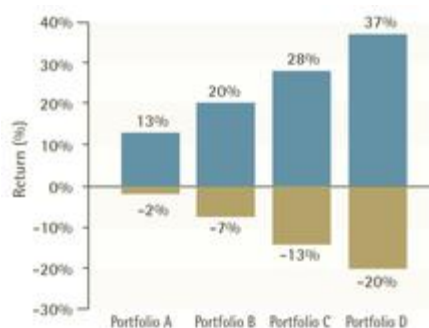
\*If your response to question 11 or 12 is (a), you should re-evaluate your need for growth and carefully consider your desire for stability. Portfolios without fluctuations in values generally have no growth component. If you cannot tolerate loss, even short term, consider using money market funds or short-term guaranteed interest investments to meet your savings goals.

## Section five: Portfolio volatility

Investment portfolios aimed at providing higher returns tend to have greater swings in value (providing both gains and losses). The more aggressive your portfolio, the more pronounced these swings become, and the more often short-term losses can occur.

13. A portfolio is a basket of different investments. The returns earned by a specific portfolio depend on the mix of investments that make up the portfolio. The following graph shows the probable range of returns (from best to worst) of four hypothetical portfolios over a one-year period. In which of these portfolios would you prefer to invest?

	Points
(a) Portfolio A	5
(b) Portfolio B	10
(c) Portfolio C	20
(d) Portfolio D	30



14. Some investors are more willing than others to accept periodic declines in the value of the portfolio as a trade-off for potentially higher long-term returns. Which response best represents your feelings toward the following statement?

I am willing to experience potentially large and frequent declines in the value of my investment if it will increase the likelihood of achieving higher long-term returns.

	Points
(a) Strongly agree	20
(b) Agree	15
(c) Disagree	10
(d) Strongly disagree	5

Total points for section five



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Add up the section points to get your final total.

Total points for section one	<input type="text"/>
+ Total points for section two	<input type="text"/>
+ Total points for section three	<input type="text"/>
+ Total points for section four	<input type="text"/>
+ Total points for section five	<input type="text"/>
<b>= Final total</b>	<input type="text"/>

Match your final total to an investment personality below.

If your final total is between...

Your investment personality is...

105 or less	Conservative
106 to 135	Moderate
136 to 164	Balanced
165 to 199	Advanced
200 or more	Aggressive

Your investment personality is: \_\_\_\_\_

Over time, your financial objectives, personal circumstances and the level of risk you're comfortable with will change. We recommend you revisit the *Investment personality questionnaire* regularly or whenever your personal circumstances change significantly, for example: marriage, promotion, etc.

# STEP 3

## Target risk asset allocation funds

Target risk asset allocation funds are often called “target risk” or “asset allocation” funds and are an easy way to invest your savings. You simply have to choose the fund that matches your investment personality from the *Investment personality questionnaire*.

### BENEFITS TO YOU:

- Diversification within a single fund – strength of one investment offsets a weakness in another
- Easy to use and manage
- Matches your personal investment objectives and risk tolerance
- Helps you avoid emotion-based decisions and market-timing
- Makes tracking your savings easier
- Automatically rebalances to suit your investment personality

### HOW THEY WORK

Target risk funds are specifically designed to match your investment personality and give you exposure to many investments in a single fund solution. They're designed so you make only one selection from the list of target risk fund options.

Target risk funds are automatically rebalanced to ensure the asset allocation remains current and consistent with each fund's investment objective.

This graph shows the difference in risk and return for each investment option.



The asset mixes illustrated above are examples. Refer to the fund reports for the actual asset mix of each target risk fund in your plan.

With target risk funds, you should take the *Investment personality questionnaire* every few years to make sure your risk tolerance still matches this fund. If it doesn't, you should consider changing your investments to reflect your new risk personality.

## YOUR PLAN'S TARGET RISK ASSET ALLOCATION FUNDS

Your plan offers the following target risk asset allocation funds:

- Conservative Continuum Fund (PSG)
- Moderate Continuum Fund (PSG)
- Balanced Continuum Fund (PSG)
- Advanced Continuum Fund (PSG)
- Aggressive Continuum Fund (PSG)

For the fund reports associated with these target risk funds, visit [www.grsaccess.com](http://www.grsaccess.com) under Investments.

# STEP 3

## Select your own investments

Using your investment personality as a guide, you can select a specific set of investments that best suits your personality and goals.

### BENEFITS TO YOU:

- Allows you to be hands-on with your investments
- Provides the opportunity for you to choose specific investments
- Gives the chance to diversify your investments to suit your goals

### HOW TO SELECT YOUR OWN FUNDS:

First you need to find the recommended asset mix for your investment personality, which you determined in the *Investment personality questionnaire*.

An **asset mix** is the recommended distribution of your investment dollars among different asset classes.

An **asset class** is a group of similar investments. They're grouped together based on how they earn a return or what they invest in. Your plan offers a selection of funds that may fall into one or more of these asset classes. You can identify asset classes by these symbols:



Asset allocation funds



Balanced funds



Canadian equity funds



Cash and equivalent funds



Fixed income funds



Foreign equity funds



Special equity funds

The recommended asset mixes in this section illustrate suggestions for each investment personality. These asset mixes have been selected by investment experts. Simply select the asset mix chart that matches your investment personality.

After you find your asset mix, turn to the investment choices chart to match specific investments to your asset mix.

It's a good idea to invest no more than 25 per cent of your investments in any one fund (with the exception of asset allocation funds). If your asset mix recommends that you have more than 25 per cent in one asset class, consider selecting more than one fund.

By staying within the suggested asset mix percentages, you're growing your savings in a way that's comfortable to you.

This isn't however, a one-time process. As your life changes, so can your risk tolerance so it's a good idea to take the *Investment personality questionnaire* regularly to make sure your investments are still working for you.

## Guaranteed investments

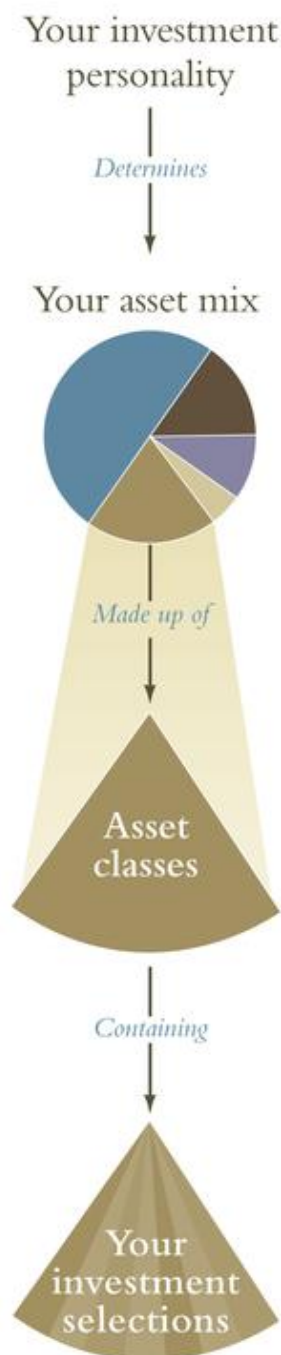
Your plan also offers guaranteed investments. These investments aren't based on an investment personality but offer an interest rate on contributions you invest for a predetermined time.

The interest rate offered on a guaranteed investment doesn't change. Sometimes the growth in a guaranteed investment may not even keep pace with the inflation rate.

Although you're guaranteed to get your initial contributions back with the stated interest, it may not be enough to help you reach your retirement savings goals. However, if you're close to retirement or you'll soon need to access the money you saved, guaranteed investments may be a good choice to avoid market fluctuations.

There may be fees or penalties associated with redeeming a guaranteed investment prior to its maturity date. Review your member booklet for more information.

## THE FUND SELECTION PROCESS



# STEP 3

## Recommended asset mixes

### CONSERVATIVE

The conservative asset mix is the least aggressive option, with a primary emphasis on income. It's designed for investors who have a short period of time to invest, want a regular income, or have concerns about investment volatility. A small equity component is included to bolster returns above fixed income levels over the long term.

\* If you choose not to include balanced funds in your portfolio, our suggested asset mix is fixed income 75%, Canadian equity 15%, foreign equity 10%.



### MODERATE

The moderate asset mix is suitable for investors who have a medium period of time to invest and prefer more income than growth. With the largest portion of the asset mix in fixed income investments, and a good portion in equities, the risk is lower than other more aggressive options, but still provides a solid component for growth.

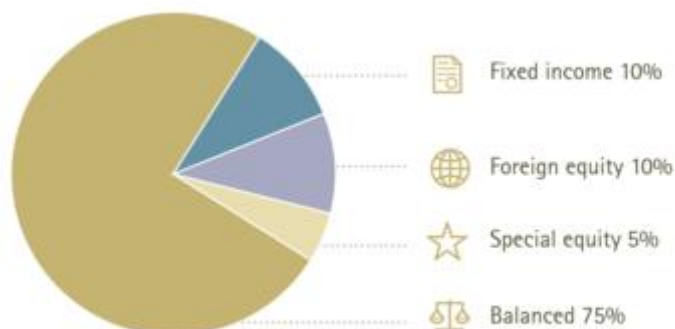
\* If you choose not to include balanced funds in your portfolio, our suggested asset mix is fixed income 60%, Canadian equity 25%, foreign equity 15%.



### BALANCED

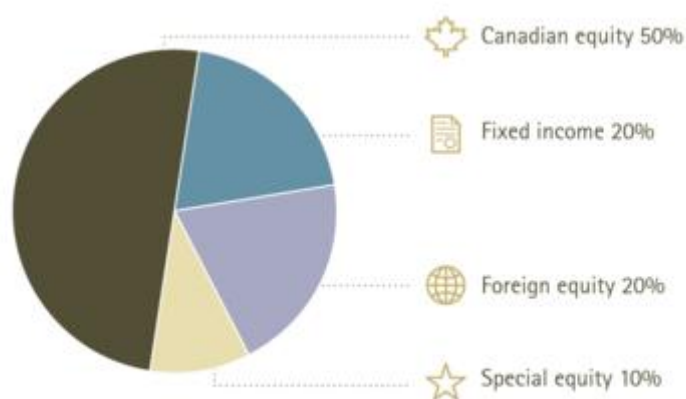
The balanced asset mix is suitable for investors who want a longer-term balance between growth and income at reduced risk. The largest portion of this asset mix is in equities.

\* If you choose not to include balanced funds in your portfolio, our suggested asset mix is fixed income 40%, Canadian equity 35%, foreign equity 25%.

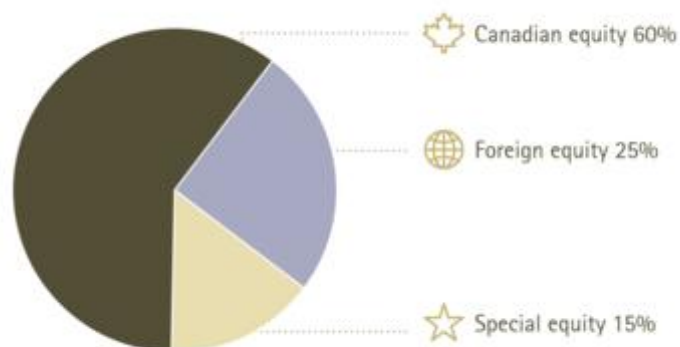


**ADVANCED**

Advanced investors prefer to emphasize growth. The largest portion of this asset mix is in equities and a moderate amount is in fixed income investments. It's appropriate for investors who want some income in the short term, but are more interested in long-term capital appreciation.

**AGGRESSIVE**

Aggressive investors want the potential for maximum long-term growth. This asset mix consists solely of equity investments, which is appropriate for people with a long period of time to invest and who aren't concerned with short-term investment volatility.

**FIND OUT MORE ABOUT YOUR INVESTMENT OPTIONS**

On the next page, all of your investment options are summarized in a brief overview. For more details on a particular fund, read the fund reports on [www.grsaccess.com](http://www.grsaccess.com).

# STEP 3

Here's a brief overview of your investment choices.

## Asset Allocation Funds



Fund name	Fund code	Gross annualized rates of return for period ending December 31, 2013 *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	ALL PLANS
Conservative Continuum Fund (PSG)	S605	5.91%	5.76%	7.22%	-	2.496%
Moderate Continuum Fund (PSG)	S606	9.74%	6.75%	8.46%	-	2.497%
Balanced Continuum Fund (PSG)	S607	14.85%	8.07%	10.17%	-	2.499%
Advanced Continuum Fund (PSG)	S608	20.08%	9.26%	11.71%	-	2.500%
Aggressive Continuum Fund (PSG)	S609	25.52%	10.45%	13.20%	-	2.501%
Cadence 2010 Retirement Fund (PSG)	CAD10	7.15%	6.90%	7.66%	-	2.432%
Cadence 2015 Fund (PSG)	CAD15	8.29%	7.16%	8.23%	-	2.438%
Cadence 2020 Fund (PSG)	CAD20	11.55%	7.92%	9.07%	-	2.437%
Cadence 2025 Fund (PSG)	CAD25	14.53%	8.63%	9.76%	-	2.436%
Cadence 2030 Fund (PSG)	CAD30	16.84%	9.26%	10.33%	-	2.435%
Cadence 2035 Fund (PSG)	CAD35	18.95%	9.84%	11.08%	-	2.435%
Cadence 2040 Fund (PSG)	CAD40	20.31%	9.82%	11.73%	-	2.436%
Cadence 2045 Fund (PSG)	CAD45	21.21%	9.65%	12.17%	-	2.436%
Cadence 2050 Fund (PSG)	CAD50	21.94%	9.54%	12.57%	-	2.436%

## Asset Allocation Funds



Fund name	Fund code	Gross annualized rates of return for period ending December 31, 2013 *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	ALL PLANS
Cadence 2055 Fund (PSG)	CAD55	22.62%	-	-	-	2.437%

## Balanced Funds



Fund name	Fund code	Gross annualized rates of return for period ending December 31, 2013 *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	ALL PLANS
Balanced Fund (SRA)	BALSR	15.75%	7.36%	10.63%	7.15%	2.354%
Canadian Asset Allocation Fund (Fidelity)	S191	12.53%	4.56%	10.35%	8.26%	2.783%
Balanced Fund (Greystone)	S208	15.35%	6.09%	8.91%	6.59%	2.312%

## Canadian Equity Funds



Fund name	Fund code	Gross annualized rates of return for period ending December 31, 2013 *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	ALL PLANS
Dividend Fund (London Capital)	LDVDL	18.24%	9.57%	13.23%	9.15%	2.132%
Canadian Equity Fund (Leith Wheeler)	S195	24.85%	11.10%	15.73%	10.59%	2.282%
Canadian Equity Fund (Greystone)	S203	19.40%	2.89%	10.34%	7.67%	2.302%
Growth Equity Fund (Montrusco)	MTGE	19.25%	3.33%	20.91%	11.95%	2.343%

# STEP 3

## Cash and Equivalent Funds



Fund name	Fund code	Gross annualized rates of return for period ending December 31, 2013 *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	ALL PLANS
Money Market Fund (Portico)	LLMON	1.12%	1.13%	1.00%	2.18%	1.882%
1 Yr Compound Interest Acct	CI1	-	-	-	-	-
2 Yr Compound Interest Acct	CI2	-	-	-	-	-
3 Yr Compound Interest Acct	CI3	-	-	-	-	-
4 Yr Compound Interest Acct	CI4	-	-	-	-	-
5 Yr Compound Interest Acct	CI5	-	-	-	-	-
Daily Interest Acct	DIA	-	-	-	-	-

## Fixed Income Funds



Fund name	Fund code	Gross annualized rates of return for period ending December 31, 2013 *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	ALL PLANS
Bond Fund (Portico)	LLBON	-1.03%	4.06%	5.19%	5.24%	2.132%
Commercial Mortgage Fund (Portico)	LMG	1.26%	4.39%	5.68%	5.48%	2.335%

## Foreign Equity Funds



Fund name	Fund code	Gross annualized rates of return for period ending December 31, 2013 *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	ALL PLANS
American Equity Fund (MFS McLean Budden)	AEMB	41.55%	16.98%	13.21%	5.34%	2.306%
U.S. Equity Index Fund (TDAM)	LUSET	40.67%	18.31%	14.01%	4.67%	2.156%
Global Equity Fund (Sprucegrove)	GES	32.42%	12.21%	11.82%	5.31%	2.616%
International Equity Fund (Sprucegrove)	SPIE	25.46%	9.80%	11.74%	6.62%	2.619%

## Special Equity Funds



Fund name	Fund code	Gross annualized rates of return for period ending December 31, 2013 *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	ALL PLANS
Real Estate Fund (GWLRA)	LREG	8.56%	15.22%	10.16%	10.52%	2.482%

\* The indicated growth in rates of return reflects changes in unit value and reinvestment of all distributions and is net of the fund operating expense and applicable taxes. It does not take into account investment management fees and applicable taxes payable by the unitholder which would reduce returns. Performance data is provided for illustrative purposes only and represents past performance, which is not necessarily indicative of future performance. Rates shown are valid at time of publication.

\*\* Investment management fees and fund operating expenses shown are exclusive of applicable taxes. Fund operating expenses fluctuate based on asset levels and actual expenses incurred, and are not guaranteed or projected; they are reported retrospectively by calendar year and are calculated as a percentage of the fund.

## WHAT'S NEXT

Continue to the fourth step, *Enrol* on the next page. *Enrol* will explain how to join your plan and will give you tips for staying on track to reaching your retirement goals.

# STEP 4



## Enrol

Now it's time to enrol in your plan. Enrolling is easy, just fill out the forms that start on page 36.

You may need to send different forms to different addresses so make sure you review each one carefully.

### Keep the dream alive

Congratulations! By enrolling in your group retirement and savings plan, you've taken the first steps towards achieving your retirement goals.

Review the *Stay on track* checklist to see how you can continue to make the most out of your group retirement and savings plan.

## Stay on track

- ❑ **Review and keep your statements** – They provide a snapshot of your retirement savings and whether or not you're on track to reaching your goals. You can also find copies of your statements at [www.grsaccess.com](http://www.grsaccess.com).
- ❑ **Increase contributions, if your plan allows** – To see the difference even a small increase could make to your retirement income, visit *My 1 per cent advantage* at [www.my1percentadvantage.ca](http://www.my1percentadvantage.ca). It's also available at [www.grsaccess.com](http://www.grsaccess.com) in *Smart tools* in the *Learning centre*.
- ❑ **Act on your responsibilities** – No one cares more about your future than you do. As a plan member you're responsible for:
  - Making investment decisions that fit your goals and risk tolerance
  - Informing yourself about your group retirement and savings plan using all the tools available to you
  - Seeking advice from a trusted financial advisor
- ❑ **Review your goals** – You should review your plan at least once a year or as personal circumstances change. Your annual review should include taking the *Investment personality questionnaire* to make sure your risk tolerance hasn't changed.
- ❑ **Monitor your investments** – Keep a close eye on your investments and the other investment options in your plan. You can do that using your statements, fund reviews, fund reports, *GRS Access* and *Access Line*.
- ❑ **Keep perspective** – Short-term changes in the market are normal. Switching your investment choices because one investment looks like it's gaining value or your current investment is decreasing in value may not help you in the long-term.
- ❑ **Make sure your investments are living up to your expectations** – Take note of the *Retirement income illustrations* on your statements. They'll let you know if you're currently on track to meet your retirement goal; they will also show you the likelihood of reaching that goal based on different rates of return. To make the most effective use of this feature, complete the planning tool on [www.grsaccess.com](http://www.grsaccess.com).

## Investment Information

### Fund Reports

In selecting appropriate investments that match both your goals and investment style, you may want to spend some time reviewing the **fund reports** for your plan choices. These are located at [www.grsaccess.com](http://www.grsaccess.com) under Investments.

# Forms

Here you'll find the forms you need to enrol in the plan. Complete and submit to the address indicated on the form. Forms may have different return address information.

## Take note:

- ☐ If you want to join the registered retirement savings plan (RRSP), complete the form on page 37.
  - ☐ If you want a spousal account for the registered retirement savings plan (RRSP), you'll need to copy the form on page 37. Your spouse will complete the applicant section and you'll complete the contributor section on the form.
  - ☐ If you want to join the deferred profit sharing plan (DPSP), complete the application on page 41.
  - ☐ Any additional forms that you may need to complete can be found starting on page 43.
- Transfer authorization for registered investments

Page 1 of 2

## Application for membership in a retirement savings plan (continued)

### SECTION 6 – TRUSTEE APPOINTMENT

(to be completed if any of the beneficiaries are minors or otherwise lack legal capacity AND DO NOT RESIDE IN QUEBEC)

If a formal trust does not exist, I hereby appoint:

Full name of trustee being appointed (last name, then first):	Trustee for (indicate beneficiary name)	Relationship of trustee to applicant:

as trustee to receive, in trust, all benefits payable to any beneficiary designated under the plan(s) who, at the time benefits are paid, is a minor or lacks legal capacity to give a valid discharge according to the laws of the beneficiary's domicile. Payment of benefits to the trustee discharges London Life to the extent of the payment. I authorize the trustee in his or her sole discretion to use the benefits for the education or maintenance of the beneficiary and to exercise any right of the beneficiary under the plan(s). The trustee may, in addition to the investments authorized for trustees, invest in any product of, or offered by, London Life or its affiliated financial institutions. The trust for any beneficiary will terminate once that beneficiary is both of age of majority and has legal capacity to give a valid discharge. I direct the trustee to deliver at that time to the beneficiary the assets held in trust for that beneficiary. I or my personal representative may by writing appoint a new trustee to replace the former trustee.

### SECTION 7 – PAYROLL DEDUCTION AUTHORIZATION (complete for Personal RSPs where payroll authorization is applicable)

I authorize my employer to deduct \_\_\_\_\_ from each pay.

### SECTION 8 – INVESTMENT ALLOCATION INSTRUCTIONS

Please provide investment instructions for member contributions. If applicable, the same instruction will apply to employer contributions. The Issuer offers a selection of both guaranteed investments and variable investment funds. **Contributions directed to variable investment funds are not guaranteed and will increase or decrease in value according to fluctuations in the market value of the assets.** If no election is made, contributions will be invested in the default investment option.

Name of fund and identifier	Percentage	Name of fund and identifier	Percentage
	%		%
	%		%
	%		%
	%		%

Total allocation must equal 100%

### SECTION 9 – CONFIDENTIAL INFORMATION FILE

The Issuer will establish a confidential information file that contains personal information concerning the applicant. By submitting a written request to the Issuer, the applicant may exercise rights of access to, and rectification of, the file. The Issuer will collect, use and disclose the applicant's personal information to: process this application and provide, administer and service the plan applied for (including service quality assessments by or on behalf of the Issuer); advise the applicant of products and services to help the applicant plan for financial security; investigate, if required, and pay benefits under the plan; create and maintain records concerning our relationship as appropriate; and, fulfil such other purposes as are directly related to the preceding. The Issuer may use service providers within or outside Canada. Personal information concerning the applicant will only be available to the applicant, plan sponsor, pension and related government authorities, the Issuer, their affiliates, and any duly authorized employees, agents and representatives of the Issuer or their affiliates, within or outside Canada, for or related to the purpose of the plan, except as otherwise may be required, authorized or allowed by law or legal process, or by the applicant. In all cases, availability is subject to lawful determination by the Issuer. Personal information is collected, used, disclosed, or otherwise processed or handled in accordance with governing law, including applicable privacy legislation, and the applicant's personal information may be subject to disclosure to those authorized under applicable law within or outside Canada. For more information about our privacy practices, please ask for a copy of our Privacy Guidelines brochure.

### SECTION 10 – APPLICATION FOR REGISTRATION

I apply for membership in the retirement savings plan(s) and authorize the plan sponsor to act as my agent for the purpose of the plan(s). I request that London Life Insurance Company (the "Issuer") apply to register the plan(s) as registered retirement savings plan(s) under the Income Tax Act (Canada) and any similar provincial law. If locked-in pension funds are transferred to the plan(s), I agree and acknowledge that such funds will be governed by the locked-in retirement account endorsement, locked-in retirement savings plan endorsement or restricted locked-in savings plan endorsement, as applicable (the "locked-in endorsement"), which will form part of the plan(s) and will override the terms of the retirement savings plan certificate issued to the member to the extent of any inconsistency between the certificate and the endorsement.

### SECTION 11 – SIGNATURE

I confirm the instructions, designations and appointment on this form. I am aware of the reasons the information covered by my authorizations and consents is needed, and the benefits of, and the risks of not, authorizing/consenting. I authorize and consent to the Issuer collecting, using, and disclosing personal information concerning me for the purposes outlined in the Confidential Information File section. This authorization and consent is given in accordance with applicable law and without limiting the authorizations and consents given elsewhere in this application. My authorizations and consents will begin the date this application is signed and end when no longer required. My authorizations and consents may be revoked at any time by either written or electronic notification to the Issuer, subject to legal and contractual considerations. A reproduction of my authorizations and consents will be as valid as the original. If I cease to be eligible to participate in the plan(s) and do not make an election in accordance with the terms of the plan(s), the Issuer is authorized to exercise transfer or withdrawal options provided in the plan(s), and I hereby appoint the Issuer as my agent for this and any related purpose.

Signature of applicant

Date

Complete this form when all or a portion of contributions are being directed to a spousal plan.

To be completed and signed by the person who is making the contribution (the employee) to the retirement savings plan.

**Please print.**

**EMPLOYER/PLAN SPONSOR INFORMATION**

Name of employer/plan sponsor	Policy/plan number
<b>Frontier Supply Chain Solutions Inc.</b>	<b>65193</b>

**SPOUSAL RSP MEMBER INFORMATION (owner of the plan)**

Last name	Initial	First name	Social insurance number
			- -

**CONTRIBUTING EMPLOYEE**

Last name	Initial	First name	Social insurance number
			- -

**Payroll deduction authorization**

The contributing employee authorizes his/her employer to deduct the following from each pay.

\$ \_\_\_\_\_ or \_\_\_\_\_ %

**Direction of contributions** – The direction given on this form will apply to **future** contributions only and will remain in effect until we are advised otherwise. This direction will apply to any contribution the employer/plan sponsor allows to be split. Please see your plan administrator if you have any questions regarding which contributions can be split.

Please choose one of the following:

☐ 100% to the Spousal RSP, Identification number \_\_\_\_\_ (completed by London Life)  
(My spouse/common-law partner is the owner of the plan.)

☐ Split my contributions between my Personal RSP and the Spousal RSP (total allocation must equal 100%)\*

\_\_\_\_\_ % Personal RSP, Identification number \_\_\_\_\_ (completed by London Life)  
(I am the owner of the plan.)

\_\_\_\_\_ % Spousal RSP, Identification number \_\_\_\_\_ (completed by London Life)  
(My spouse/common-law partner is the owner of the plan.)

\*Lump sum contributions may be applied differently than indicated above. When the contribution is sent in the instructions must be clearly indicated. If no instructions are received, the contribution will be applied according to the instructions on this form.

Signature of contributing employee

Date

Services for this plan are provided by The Great-West Life Assurance Company (Great-West). The plan is issued by London Life Insurance Company (the issuer), a subsidiary of Great-West.





## Application for membership in a deferred profit sharing plan (continued)

### SECTION 5 – TRUSTEE APPOINTMENT (to be completed if any of the beneficiaries are minors or otherwise lack legal capacity AND DO NOT RESIDE IN QUEBEC)

If a formal trust does not exist, I hereby appoint:

Full name of trustee being appointed (last name, then first):	Trustee for (indicate beneficiary name)	Relationship of trustee to applicant:

as trustee to receive, in trust, all benefits payable to any beneficiary designated under the plan who, at the time benefits are paid, is a minor or lacks legal capacity to give a valid discharge according to the laws of the beneficiary's domicile. Payment of benefits to the trustee discharges the Trustee and London Life to the extent of the payment. I authorize the trustee in his or her sole discretion to use the benefits for the education or maintenance of the beneficiary and to exercise any right of the beneficiary under the plan. The trustee may, in addition to the investments authorized for trustees, invest in any product of, or offered by, London Life or its affiliated financial institutions. The trust for any beneficiary will terminate once that beneficiary is both of age of majority and has legal capacity to give a valid discharge. I direct the trustee to deliver at that time to the beneficiary the assets held in trust for that beneficiary. I or my personal representative may by writing appoint a new trustee to replace the former trustee.

### SECTION 6 – INVESTMENT ALLOCATION INSTRUCTIONS

Please provide investment instructions if the employer/plan sponsor has given members the right to make the investment decision for the contributions. If no election is made, contributions will be invested in the default investment option.

If the investments available to the applicant include directly held stock of the employer, also complete the *Additional Member Information* form.

Name of investment and/or identifier	Percentage	Name of investment and/or identifier	Percentage
	%		%
	%		%
	%		%
	%		%
	%		%

Total allocation must equal 100%

### SECTION 7 – CONFIDENTIAL INFORMATION FILE

The Trustee will establish a confidential information file that contains personal information concerning the applicant. By submitting a written request to the Trustee, the applicant may exercise rights of access to, and rectification of, the file. The Trustee will collect, use and disclose the applicant's personal information to: process this application and provide, administer and service the plan applied for (including service quality assessments by or on behalf of the Trustee); advise the applicant of products and services to help the applicant plan for financial security; investigate, if required, and pay benefits under the plan; create and maintain records concerning our relationship as appropriate; and, fulfil such other purposes as are directly related to the preceding. The Trustee may use service providers within or outside Canada. Personal information concerning the applicant will only be available to the applicant, plan sponsor, pension and related government authorities, the Trustee, their affiliates, and any duly authorized employees, agents and representatives of the Trustee or their affiliates, within or outside Canada, for or related to the purpose of the plan, except as otherwise may be required, authorized or allowed by law or legal process, or by the applicant. In all cases, availability is subject to lawful determination by the Trustee. Personal information is collected, used, disclosed, or otherwise processed or handled in accordance with governing law, including applicable privacy legislation, and the applicant's personal information may be subject to disclosure to those authorized under applicable law within or outside Canada.

### SECTION 8 – SIGNATURE

I confirm the instructions, designations and appointment on this form. I am aware of the reasons the information covered by my authorizations and consents is needed, and the benefits of, and the risks of not, authorizing/consenting. I authorize and consent to the Trustee collecting, using, and disclosing personal information concerning me for the purposes outlined in the Confidential Information File section. This authorization and consent is given in accordance with applicable law and without limiting the authorizations and consents given elsewhere in this application. My authorizations and consents will begin the date this application is signed and end when no longer required. My authorizations and consents may be revoked at any time by either written or electronic notification to the Trustee, subject to legal and contractual considerations. A reproduction of my authorizations and consents will be as valid as the original. The Trustee may accept instructions from me or in such form or through such media as may be determined from time to time. I consent to the taping of any telephone calls between me and the Trustee or its agent. Where the Trustee has applied for a group annuity contract with one or more of the insurers, I hereby appoint the Trustee as my exclusive and irrevocable agent for purposes of transmitting instructions and otherwise dealing in any way with respect to my interest in such contract(s). I hereby instruct the Trustee to deliver a copy of this appointment to the insurer(s) and to direct contributions to the applicable insurer and contract. The Trustee reserves the right to review any trades or transactions prior to their entry to the applicable market and has the right to reject any order entered by me or to cancel any trade resulting from an order entered by me. I certify that the information provided in this application is true and complete and that the Trustee may rely upon it until changed. The Trustee and its agent are authorized to use the information collected and provided as part of this application in the opening of other account types as may be made available by it to me through my plan sponsor. If, upon termination of employment, I make no election within the prescribed time period, I hereby appoint the Trustee to act as my agent to exercise any transfer option available under the plan and as permitted by the Income Tax Act (Canada).

Signature of applicant

Date

**PART 1 – CLIENT IDENTIFICATION**

Account/policyowner last name		First name & initial(s)	
Address			Postal code
Social Insurance Number	Home telephone number ( ) -	Business telephone number ( ) -	

**PART 2 – RECEIVING INSTITUTION INFORMATION**

Receiving institution name <b>LONDON LIFE INSURANCE COMPANY</b>	Address * Attn: Great-West Life, Group Retirement Services
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\*For the Group Retirement Services address contact Access Line at 1-800-724-3402 Monday to Friday 8 a.m. to 8 p.m. ET.

Services for this plan are provided by The Great-West Life Assurance Company (Great-West). The plan is issued by London Life Insurance Company (the issuer), a subsidiary of Great-West.

Contact name	Telephone number & extension ( ) -	FAX number ( ) -
Name of employer/plan sponsor	Client plan number	Plan type <input type="checkbox"/> RPP <input type="checkbox"/> DPSP <input type="checkbox"/> RRSP or Locked-in RRSP(LIRA)

**Investment instructions** (if no instructions noted, deposit will be made according to your current allocation instructions)

Investment/fund name	% or \$ amount

**PART 3 – CLIENT DIRECTION TO RELINQUISHING INSTITUTION**

Relinquishing institution name		
Address		Postal code
Client account/policy number	Transfer <u>cash</u> value of (check one box only) <input type="checkbox"/> Full account/policy <input type="checkbox"/> Partial account/policy as indicated below or on attached list	
<b>* Please refer to bold statement in Client authorization section below</b>		
Investment amount (\$)	Symbol and/or certificate/policy number	For use by relinquishing institution Delay transfer until (mmm dd yyyy)
Investment description		
Investment amount (\$)	Symbol and/or certificate/policy number	Delay transfer until (mmm dd yyyy)
Investment description		

**PART 4 – CLIENT AUTHORIZATION**

I hereby request the transfer of my account and its investments as described above.

**I have requested a transfer in cash. I authorize the liquidation of all or part of my investments and I agree to pay any applicable fees, charges or adjustments.**

X	Signature of account/policyholder	Date
X	Signature of preferred or irrevocable beneficiary (if applicable)	Date

**PART 5 – ACCEPTANCE BY RECEIVING INSTITUTION**

The receiving institution named above accepts the above request for transfer and, when the funds and an application for membership in the plan are received, will credit the annuitant or member under the plan or account number indicated.

Date	Authorized signature <i>Jiana Tremblay</i>	AVP, GRS Admin Position or office
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**PART 6 – FOR USE BY RELINQUISHING INSTITUTION ONLY**

Registered type <input type="checkbox"/> RPP <input type="checkbox"/> DPSP <input type="checkbox"/> RRSP (personal) <input type="checkbox"/> Locked-in RRSP (LIRA) <input type="checkbox"/> RRSP (spousal) – Spouse's name				Social Insurance Number	-	-
Locked-in funds <input type="checkbox"/> No <input type="checkbox"/> Yes – Locked-in confirmation attached						
Locked-in amount \$	Sex-distinct amount \$	Unisex amount \$	Governing legislation			
Contact name	Telephone ( )		FAX number ( )			
Authorized signature	Position		Date			



*Envision* your retirement

## smartPATH

Follow the *smartPATH* retirement education program to make your retirement dream a reality.

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