

Beneva Guaranteed Investment Funds
(Beneva GIFs) related to the Basic,
Enhanced and Optimal guarantees
Beneva Guaranteed Investments

Application Form for Individual Contracts

For the following plans:

- Retirement Savings Plan – RSP
- Locked-In Retirement Account – LIRA
- Non-Registered Savings Plan – NRSP
- Retirement Income Fund – RIF
- Life Income Fund – LIF
- Prescribed Registered Retirement Income Fund – PRRIF
(Saskatchewan only)
- Locked-In Retirement Income Fund – LRIF
(Newfoundland and Labrador only)

beneva

☐ New contract ☐ Modification / Addition to contract Plan or Contract No.: _____

If requesting a modification or an addition, please indicate the contract number and complete only the sections to modify. Your contract information in other sections will remain unchanged. Also, please note that it is not possible to make changes to Sections 1, 3 (Payer, Spouse or Co-investor) and 4 and therefore Beneva will not take into account any information entered in those sections.

In this document, care has been taken to eliminate sexual stereotyping when making gender references.

Section 1: Type of Contract/Plan

In the absence of any choice, the contract will be designated a “client” type contract by default.

☐ Client Choose one plan only. Refer to the “General Information and Instructions for Completing Application Form” section for more details about the plans available.

☐ RSP ☐ Spousal RSP¹ ☐ NRSP (Non-Registered)⁴ ☐ RIF² ☐ Spousal RIF^{1,2}
☐ LIRA³ ☐ LIF^{2,3} ☐ PRRIF (Saskatchewan)² ☐ LRIF (Newfoundland and Labrador)^{2,3} ☐ RLSP³ ☐ RLIF³

1. Complete Section 3.

2. Complete Section 8. The Laddered GIA is not available for these plans.

3. Indicate pension legislation applicable to the plan:

☐ The amounts come from sums acquired from the pension plan of a former spouse following a separation or death. Attach a copy of the divorce or separation judgement or a copy of the death certificate.

4. Complete Sections 9A and 9B.

☐ Nominee Dealer OR ☐ Nominee Intermediary → NRSP → Specify external plan: _____

Section 2: Investor

The investor must reside in Canada.

Last name		First name		Social Insurance Number ¹
				Y Y Y Y M M D D
Address (No.) (if different from that of the investor)	Street	Apt.		Date of birth
City	Province		Postal code	
Telephone (home)	Telephone (office)	Ext.	Email	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male
				Language: <input type="checkbox"/> English <input type="checkbox"/> French

1. Used for taxation purposes only.

Section 3: Other Parties to the Contract

The other party must sign at Section 12: Authorizations and Signatures.

For an NRSP, the advisor must provide the right information in Section 9.

- ☐ **Payer** (complete for a Spousal RSP)
- ☐ **Spouse** (complete for a Spousal RIF or if under Section 8C, you request that minimum income payments for RIF, LIF, PRRIF and LRIF be calculated based on spouse's age)
- ☐ **Co-investor** (available for NRSP only) **Sharing ratio:** Investor: _____ % Co-investor: _____ %
- ☐ **Bank account holder** (if different than investor)
- ☐ **Representative under a power of attorney** (provide a copy of the power of attorney)
- ☐ **Representative under a protection mandate** (provide a copy of the protection mandate and the homologation judgment)
- ☐ **Tutor to a minor** (legal tutorship (including the parent of an investor who is a minor), dative tutorship, suppletive tutorship or tutor ad hoc)
- ☐ **Assistant to a person of full age¹**
- ☐ **Temporary representative to a person of full age¹**
- ☐ **Tutor to a person of full age¹**
- ☐ **Trustee²** (attach copy of the trustee act or last will and testament, if applicable)
- ☐ **Executor²** (Liquidator in Quebec, please provide a copy of the death certificate and last will and testament)

Last name		First name		Social Insurance Number ³
				Y Y Y Y M M D D
Address (No.) ⁴	Street	Apt.		Date of birth
City	Province		Postal code	
				Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

1. Provide a copy of the legal documents.

2. To open a contract on behalf of a formal trust or an estate, please complete the form FRA1235.

3. Used for taxation purposes only.

4. Contract information is always mailed to the investor's address.



Section 4: Annuitant

For registered plans, the annuitant is the same person as the investor. For NRSP, the annuitant may be a different person than the investor. The annuitant must be a natural person and a resident of Canada, as required by law. In the absence of any instructions, the annuitant is the same person as the investor.

Last name

First name

Y

Y

Y

Y

M

M

D

D

Address (No.) (if different from that of the investor)

Street

Apt.

Date of birth

City

Province

Postal code

Telephone (home)

Telephone (office)

Ext.

Email

Sex: ☐ Female ☐ Male

Language: ☐ English ☐ French

Section 5: Estate Planning

A successor annuitant cannot be designated as a primary, continuing or contingent beneficiary (subrogated in Quebec). If you want the death benefit to be paid as an annuity, you must complete form FRA1744.
Designation of contingent investor and/or successor annuitant is optional.

Select the plan that corresponds to the contract in Section 1.

☐ **NRSP – Contingent investor** (Subrogated in Quebec) AND Successor Annuitant
If the investor is a legal person, then only the successor annuitant applies. Upon the death of the annuitant, the contract remains in force.

Last name

First name

Y

Y

Y

Y

M

M

D

D

Address (No.) (if different from that of the investor)

Street

Apt.

Date of birth

City

Province

Postal code

☐ **RRIF – Successor Annuitant**
Only the spouse may be designated. Upon the death of the annuitant, the contract remains in force.

Last name

First name

Y

Y

Y

Y

M

M

D

D

Address (No.) (if different from that of the investor)

Street

Apt.

Date of birth

City

Province

Postal code

☐ **Designation** (Complete the rest of this Section) **OR** ☐ **Estate** (Go directly to Section 6)

Primary Beneficiaries

Should no choice be made, the beneficiary designation is revocable, except in Quebec, where the designation of the married or civil union spouse as beneficiary is irrevocable, unless the “revocable” box has been checked.
If an irrevocable beneficiary is designated, he will be required to consent to any future beneficiary designation as well as any withdrawal of sums.

Last name	First name	Relationship to annuitant (or in Quebec, relationship to investor)			%	Revocability of primary beneficiary		Date of birth (if a minor)
		Spouse	Unmarried spouse	Other		Revocable	Irrevocable	
		<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<div><div>Y</div><div>Y</div><div>Y</div><div>Y</div><div>M</div><div>M</div><div>D</div><div>D</div></div>
		<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<div><div>Y</div><div>Y</div><div>Y</div><div>Y</div><div>M</div><div>M</div><div>D</div><div>D</div></div>
		<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<div><div>Y</div><div>Y</div><div>Y</div><div>Y</div><div>M</div><div>M</div><div>D</div><div>D</div></div>
		<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<div><div>Y</div><div>Y</div><div>Y</div><div>Y</div><div>M</div><div>M</div><div>D</div><div>D</div></div>



Continuing Beneficiaries or Contingent Beneficiaries (optional)

If an entity (company, trust, estate, etc.) has been designated in the Primary Beneficiaries section, it is not possible to designate one or more continuing beneficiaries OR associate one or more contingent beneficiaries.
Check only one beneficiary type and complete the appended table.

- ☐ **Continuing Beneficiaries**
Upon the death of a primary beneficiary, the associated continuing beneficiary replaces him or her. A continuing beneficiary may replace one or several primary beneficiaries.
- ☐ **Contingent Beneficiaries (Subrogated in Quebec)**
A contingent beneficiary receives the death benefit if all the primary beneficiaries are deceased.

Last name	First name	Date of birth (if a minor)	% ^{1,2}	Complete only if you designate continuing beneficiaries
				Last name, first name of primary beneficiary ³
		Y Y Y Y M M D D		
		Y Y Y Y M M D D		
		Y Y Y Y M M D D		

1. **Continuing Beneficiary:** The sum of the percentage of each continuing beneficiary named to replace a primary beneficiary must total 100%.
2. **Contingent Beneficiary:** The total percentage for all contingent beneficiary must total 100%.
3. If you designate one or more contingent beneficiaries and have entered the information in this section, it will not be considered.

Information about the Trustee (does not apply in Quebec)

Complete this section only if the beneficiary is a minor. In this situation, a trustee must be appointed to receive all payments until the designated beneficiary reaches the age of majority. **In Quebec, the payment will be made out to a beneficiary who is a minor but sent to their parent(s) or legal guardian.**

Name of trustee

Relation to trustee

Section 6: Source of Monies

- ☐ **Pre-authorized Purchase Program (PPP) (Complete Section 8)**

☐ Single payment: \$ _____ AND/OR ☐ Recurring payments: \$ _____
Amount Amount
- ☐ **Transfer from another financial institution or employer (Attach the appropriate form with a copy of the statement)**

Amount	Maturity date of investment	Name of financial institution or employer
\$	Y Y Y Y M M D D	
\$	Y Y Y Y M M D D	
\$	Y Y Y Y M M D D	
\$	Y Y Y Y M M D D	

- ☐ **Pre-authorized Transfer Program (PTP) (Complete Section 8)**

Transfer from a Beneva contract (e.g., from a non-registered plan to an RRSP)

Source of monies: _____

Contract number and type of plan

- ☐ Single **OR** ☐ Recurring

Beneva Guaranteed Investment Funds (Beneva GIFs)		
Product name	Fund code Mandatory ¹	Transfer amount (Minimum \$100/transfer)
		<input type="checkbox"/> Total or \$ _____
		<input type="checkbox"/> Total or \$ _____
		<input type="checkbox"/> Total or \$ _____
		<input type="checkbox"/> Total or \$ _____
		<input type="checkbox"/> Total or \$ _____
		<input type="checkbox"/> Total or \$ _____
		<input type="checkbox"/> Total or \$ _____
		<input type="checkbox"/> Total or \$ _____
		<input type="checkbox"/> Total or \$ _____



GIA No.	Maturity or upon receipt	Transfer amount (Minimum \$100/transfer)
	<input type="checkbox"/> Maturity or <input type="checkbox"/> upon receipt	<input type="checkbox"/> Total or \$ _____
	<input type="checkbox"/> Maturity or <input type="checkbox"/> upon receipt	<input type="checkbox"/> Total or \$ _____
	<input type="checkbox"/> Maturity or <input type="checkbox"/> upon receipt	<input type="checkbox"/> Total or \$ _____
	<input type="checkbox"/> Maturity or <input type="checkbox"/> upon receipt	<input type="checkbox"/> Total or \$ _____
	<input type="checkbox"/> Maturity or <input type="checkbox"/> upon receipt	<input type="checkbox"/> Total or \$ _____
High-Yield Account		<input type="checkbox"/> Total or \$ _____

☐ **Conversion of an existing plan with Beneva** (e.g., converting an RRSP to a RRIF)

Check one option only: ☐ **Total** OR ☐ **Partial** – Indicate the investment(s):

Product code

☐ **Loan:**

	\$
Lender's name	Amount

☐ **Unlock a locked-in plan according to the jurisdiction's forms or the maximum eligible amount for Quebec.**

Source of monies (Plan name and number): _____

The selected products will be reinvested in the RRSP/RRIF according to the same conditions.

Check your choice(s):

☐ On a prorated basis from all Beneva Guaranteed Investment Funds
and/or (if applicable)

☐ Enter the products and indicate either the total amount or a fixed amount in the following table.

[illegible]

If both boxes are checked, the following method will be used: Accounts in the table will be considered first and the remaining amounts will be prorated as necessary.



Section 7: Investment Instructions – Do not complete this section if converting an existing RRSP or LIRA to a RRIF or LIF

Only one guarantee option is permitted per application. Refer to Section 6.4 of the Information Folder for age limits for subscribing and contributing.

High-Yield Account	Amount (\$, %) – \$400 minimum			Pre-authorized transfer (PTP)
	Periodic deposit	Single payment	External transfer	

Beneva Guaranteed Interest Accounts (Beneva GIAs) Product code	Montant (\$ or %) – \$400 minimum per GIA		Investment maturity date (YYYY/MM/DD) or term	Compound Interest (C)	Simple Interest (S) Annual frequency ²	Redeemable or Non-redeemable (R ¹ , NR)
	Single payment	External transfer				

Beneva Guaranteed Investment Funds (Beneva GIFs)	Wire order No. (mandatory if FundSERV)	Fund code Mandatory ³	Amount (\$ or %) – \$400 minimum per Fund, minimum \$40 per periodic deposit			
			Periodic deposit	Single payment	External transfer	Pre-authorized transfer (PTP)

1. Redeemable investment subject to the applicable fees and penalties
2. Direct Deposit – Please complete bank account information in Section 8D.
3. Please refer to the box in Section General Information and Instructions for Completing the Application Form.

Section 8: Pre-authorized Transaction Program

Mandatory: Attach a cheque specimen personalized to the investor's name marked "VOID".
If the specimen is not personalized or personalized in a name other than the investor's name, complete Section 8D (and Section 3 if applicable).

A Type of transaction	Subsection to complete	Not available for
<input type="checkbox"/> Pre-authorized Purchase Program (PPP)	B1, 6 and 7	LIRA, RIF, LIF, PRRIF, LRIF and RLIF
<input type="checkbox"/> Pre-authorized Transfer Program (PTP)	B2, 6 and 7	N/A
<input type="checkbox"/> Pre-authorized Redemption Program (PRP) ¹	B3, C and E if RIF, LIF, PRRIF, LRIF or RLIF	LIRA

B Frequency	B1. Purchase (PPP)	B2. Tranfer (PTP)	B3. Redemption (PRP) ¹
	<input type="checkbox"/> Weekly ² <input type="checkbox"/> Every two weeks ² <input type="checkbox"/> Monthly <input type="checkbox"/> Every two months	<input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-annually <input type="checkbox"/> Annually <input type="checkbox"/> One-time payment	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-annually <input type="checkbox"/> Annually <input type="checkbox"/> One-time payment
Date of first debit or first redemption:	Periodic: Y Y Y Y M M D D		
	One-time: Y Y Y Y M M D D	Periodic or one-time: Y Y Y Y M M D D	Periodic or one-time: Y Y Y Y M M D D

1. For the PRP, select a date between the 1st and the 27th of the month.
2. For these frequencies, please select a business day.

If no selection is made, in the case of RIF, LIF, PRRIF or LRIF the date will be the first business day of December of the year following receipt of the form. Otherwise, the date will be the first business day of the month following receipt of the form, except for the "One-time payment" frequency. In this case, the payment will be made on the same day.



C RIF, LIF, PRRIF or LRIF payments (select one only)

- ☐ Minimum (Apply only in the year following the establishment of the plan) ☐ Fixed: _____ \$ ☐ Gross or ☐ Net
- ☐ Maximum (LIF or LRIF only) ☐ Other: _____

Is the minimum payment based on the spouse's age
(If legislation permits):

- ☐ Yes (attach copy of birth certificate and complete
the Spouse's Identification in section 3) ☐ No

In the absence of any choice, the minimum income payments are calculated based on the age of the investor.

Document used to identify investor or to validate the age:

- ☐ Birth certificate ☐ Passport
☐ Driver's licence ☐ Other _____

Document number: _____ Delivery location: _____

D Banking Information Mandatory: If the cheque specimen is not personalized or personalized in a name other than the investor's name.

Last name, first name of bank accountholder

Branch number Financial institution number Account number

Last name, first name of joint bank accountholder (if applicable)

E Pre-authorized Redemption Program (PRP)

High-Yield Account	Amount* (\$ or %)
	Pre-authorized redemption (PRP)

Beneva Guaranteed Interest Accounts (Beneva GIAs) GIA No.	Amount* (\$ or %)
	Minimum \$100/redemption Pre-authorized redemption (PRP)

* For a RIF/LIF/PRRIF/LRIF income payment, the allocation must be in %.

Section 9A and 9B apply to NRSPs only – Natural persons (Individuals)

If the investor is a corporation or another type of entity (e.g., trust, association, etc.), fill out form FRA1235 and provide the required documents.

Section 9A: Requirements of Canada's Anti-Money Laundering and Anti-Terrorist Financing Regime

(1) Indicate the detailed occupation including job title, field of activity, name of employer and employment status (if retired, provide detailed information on the last occupation before retirement):

Detailed occupation of investor

Detailed occupation of co-investor, or guardian/parent of a minor investor, if applicable

Field of activity of investor

Field of activity of co-investor, or guardian/parent of a minor investor, if applicable

Name of investor's employer

Name of the co-investor's employer or of the guardian/parent of a minor investor, if applicable

Investor's employment status (e.g., employee, executive, owner, self-employed, etc.)

Employment status of the co-investor, or of the guardian/parent of a minor investor, if applicable (e.g., employee, executive, owner, self-employed, etc.)



(2) How are you verifying the identity of the investor and of the co-investor, or guardian/parent of a minor investor where applicable?

- ☐ **In the presence of each individual**, by verifying the original of a government-issued **photo ID, valid and not expired** ➔ If you check this box, Section 9A(3) Information about the investor must be completed, as well as Section 9A(4) Information about the co-investor, if applicable.
- ☐ **Dual process method** (two authentic, valid and current documents from two different, reliable and independent sources) ➔ If you check this box, the form *Dual process method for identity verification – Individual* (FRA1876) is required.

(3) Information about the investor (if the investor is a minor, the birth certificate is accepted and the parent/guardian must be identified below):

Document with photo	Name as it appears on the document	Document number
Issuing jurisdiction	<div><div>Y</div><div>Y</div><div>Y</div><div>Y</div><div>M</div><div>M</div><div>D</div><div>D</div></div> Expiration date of the document	

(4) Information about the co-investor or guardian/parent of a minor investor:

Document with photo	Name as it appears on the document	Document number
Issuing jurisdiction	<div><div>Y</div><div>Y</div><div>Y</div><div>Y</div><div>M</div><div>M</div><div>D</div><div>D</div></div> Expiration date of the document	

(5) What is the purpose and intended nature of the investment?

- | | | | |
|------------------------------------------------|---------------------------------------------|-----------------------------------------------|-------------------------------------------------|
| <input type="checkbox"/> Short-term savings | <input type="checkbox"/> Vacation fund | <input type="checkbox"/> Emergency funds | <input type="checkbox"/> Real estate purchase |
| <input type="checkbox"/> Frequent transactions | <input type="checkbox"/> Retirement savings | <input type="checkbox"/> Inheritance | <input type="checkbox"/> Succession plan |
| <input type="checkbox"/> Education | <input type="checkbox"/> Income | <input type="checkbox"/> Long-term investment | <input type="checkbox"/> Other (specify): _____ |

(6) Is the investor acting on the instructions of another person or entity, or is there a third party who will pay for the contract, or who will have use of or access to the value of the contract?

If another party such as a representative under a power of attorney, representative under a protection mandate, guardian, assistant to an adult, temporary representative of an adult, public guardian/trustee, executor or a bank accountholder different than the investor is indicated in Section 3, it is a third party.

- ☐ No ☐ Yes ➔ If so, the advisor must provide the information below:

Third party's last name	Third party's first name	<div><div>Y</div><div>Y</div><div>Y</div><div>Y</div><div>M</div><div>M</div><div>D</div><div>D</div></div> Date of birth
Third party's address	Third party's telephone number	
Nature of third party's principal business or detailed occupation, including job title, field of activity, name of employer and employment status (e.g., employee, executive, owner, self-employed, etc.); if retired, enter detailed information on the last occupation before retirement.		Relationship between the third party and the investor
If the third party is a corporation or other entity:	Incorporation or registration number	Place of issue of its certificate of constitution

If the information about the third party could not be obtained, please explain why.

If you are not certain that the client is acting on behalf of a third party but have reasonable grounds to suspect the existence of a third party, please provide details.

(7) Politically exposed persons (PEPs) and heads of an international organization (HIOs): To be completed if a lump-sum payment of \$100,000 or more is made: Is the investor, co-investor, a close relative or a person closely associated with them for personal or business reasons a foreign politically exposed person (foreign PEP), a domestic politically exposed person (domestic PEP) (in Canada, this includes mayors, prefects and deputies) or the head of an international organization (HIO)?

- ☐ No ☐ Yes ➔ If so, please fill out form FRA1234.



Section 9B: Declaration of Tax Residence (Self-Certification)

Please indicate the declaration of tax residence of the investor and the co-investor. If this section is omitted or incomplete, we will send you the form FRA1737, Declaration of Tax Residence (Self-Certification) – Individual, which must be duly completed and signed (one separate form for each person). In the event that the declaration of tax residence is not obtained, Beneva may be required to report the account information to the Canada Revenue Agency (CRA).

Investor Declaration of Tax Residence (Self-Certification):

Check all answers that apply:

- ☐ I am a resident of Canada for tax purposes
☐ I am a resident of a jurisdiction other than Canada for tax purposes
→ If you check this box, you must complete and sign form FRA1737.

Co-investor Declaration of Tax Residence (Self-Certification):

Check all answers that apply:

- ☐ I am a resident of Canada for tax purposes
☐ I am a resident of a jurisdiction other than Canada for tax purposes
→ If you check this box, you must complete and sign form FRA1737.

Section 10: Notice Regarding the Protection of Your Personal Information

Protecting your personal information is a priority for Beneva.¹ For this reason, we want to inform you that we collect, use and disclose your personal information only with your consent, unless otherwise permitted by law, and only for the time necessary to:

- identify you
- establish and update your profile, needs and objectives
- evaluate your applications and eligibility for our products and services
- provide you with advice related to your situation
- administer your contracts as well as your products or services (e.g.: pricing, underwriting, enrolment, claims processing, etc.)
- comply with legal and regulatory requirements (e.g.: preventing, detecting or deterring violations, cyber threats, fraud, etc.)
- obtain your feedback on our products and services
- provide you with personalized offers and advice about our products and services (refer to **your right to withdraw consent**) based on your preferences and in compliance with the rules governing electronic and telephone communications
- conduct studies and research, including the design and application of statistical models, some of which may allow for creating or inferring new information about you

How does Beneva collect your personal information?

We may collect your personal information over the telephone, in person, and through the use of our forms and our digital platforms.

Who does Beneva share your personal information with?

For the purposes described above, and only in connection with your products and services, we share your personal information with our affiliates and distribution networks and with third parties, some of which may be located outside of Quebec and Canada.

These third parties may include:

- other financial institutions, such as insurers and reinsurers
- other organizations or entities that have information about you, including insurance, fraud or claims information
- intermediaries
- credit assessment agencies
- government departments, agencies or regulatory authorities
- employers
- claims-related service providers, such as healthcare professionals and auto repair shops
- other agents and service providers (technology services, printing and mailing services, etc.)

Please note that in all cases, we ensure that they respect the protection of your personal information.

1. The term "Beneva" refers to Beneva Inc., its affiliates and their mutual insurance companies and distribution networks. Affiliates of Beneva Inc. designates La Capitale Financial Security Insurance Company, Beneva Investment Services Inc., Beneva Insurance Company Inc., L'Unique General Insurance Inc. and Unica Insurance Inc.

What are your rights regarding access and rectification?

You may access your personal information or request the correction of incomplete or inaccurate information. Send us a request to the following address:

Personal Information Protection Officer

Beneva

625 rue Jacques-Parizeau
Quebec QC G1R 2G5
ResponsablePRP@beneva.ca.

For more information about our personal information protection practices, please refer to the complete version of our Personal Information Protection Statement at www.beneva.ca.

Your consent for the collection, use and disclosure of your personal information is necessary in order to provide the product or service requested or offered. You have the right to withdraw your consent, but Beneva will not be able to continue providing you with its products or services.

Reserved for Beneva Financial Advisors

Consent to receive personalized product offers and advice on products and services (optional)

- ☐ I consent to the collection, use and disclosure of my personal information by Beneva among others to service providers and third party websites and applications as necessary to receive personalized offers and advice on products or services.

I understand that I may withdraw my consent by calling 1 844 781-0860 or visiting www.beneva.ca.



Section 11: Authorization

Investor's authorization

For all types of applications, I authorize the advisor in charge of my file to provide the necessary instructions to Beneva Inc. ("the Insurer") to proceed with the following operations in my savings annuity contract.

However, the advisor will only be able to proceed after I gave him my specific instructions, and the Insurer will not have no need to obtain written proof of my instructions to the advisor:

- Do inter-account transfers for any type of investment
- Change the allocation of investment amounts from Pre-authorized Purchase Program (PPP)
- Withdraw monies or do partial or total redemptions
- Change any investment type before or on maturity
- Change the investor's home address
- Cancel or modify a debit date, debit frequency, or an amount under the Pre-authorized Purchase Program (PPP)
- Do a single debit when the investor has given prior written consent to set up a Pre-authorized Purchase Program (PPP), and the debit is withdrawn from the same bank account as the PPP

Exclusions:

- Starting up a recurring Pre-authorized Purchase Program (PPP) if banking information is not already on file;
- Changing bank information (including any combined transactions such as a withdrawal or debit with a change to bank information)

I understand that this authorization is optional:

- I can refuse to grant this authorization by checking the box below.
- At any time, I can terminate this authorization by calling customer service at 1 877 841-8822.

The advisor is prohibited at all times to process discretionary operations on your behalf, i.e., give instructions without obtaining your prior explicit consent for each instruction. Nothing in this authorization gives your advisor such discretionary power.

☐ **I refuse to give authorization to make transactions on my behalf on my account.** My signature will be required for all transactions. (If I change my mind in the future, I can grant this authorization by completing form T036).

If you designated an irrevocable beneficiary, their signature will be required for each withdrawal/redemption request.

Payer/bank accountholder's authorization (if different than investor)

I authorize the advisor in charge of this file to provide the necessary instructions to Beneva Inc. ("the Insurer") to proceed with the following operations for which I gave him specific instructions, and this, without the Insurer needing to obtain written proof of my instructions to the advisor:

- Cancel or modify a debit date, debit frequency, or an amount under the Pre-authorized Purchase Program (PPP)
- Do a single debit when the contributing spouse has given prior consent to set up a Pre-authorized Purchase Program (PPP), and the debit is withdrawn from the same bank account as the PPP

Exclusions:

- Setting up a recurring Pre-authorized Purchase Program (PPP) if banking information is not already on file;
- Changing bank information (including any combined transactions such as a withdrawal or debit with a change to bank information)

I understand that this authorization is optional:

- I can refuse to grant this authorization by checking the box below.
- At any time, I can terminate this authorization by calling customer service at 1 877 841-8822.

The advisor is prohibited at all times to process discretionary operations on your behalf, i.e., give instructions without obtaining your prior explicit consent for each instruction. Nothing in this authorization gives your advisor such discretionary power.

☐ **I refuse to give authorization to make transactions on my behalf I refuse to give authorization to make on my behalf the transactions listed above involving a Pre-authorized Purchase Program (PPP).** My signature will be required for all transactions. (If I change my mind in the future, I can grant this authorization by completing form T036.)



Section 12: Authorizations and Signatures – Investor and Other Parties

Investor's Declaration (signature of investor is mandatory)

I acknowledge receiving, as an investor, a copy of the document entitled Fund Facts for each of the investment account selected, a copy of this duly completed form, the Annuity Contract, the related Information Folder (including the Key Facts) and any of its amendments, where applicable, under which I wish to make investments and I understand the general terms and conditions of the investment vehicles I have selected.

I acknowledge that my advisor instructed me to refer to Fund Facts for information about the investment account selected. I also acknowledge receiving the duly completed analysis of my financial needs when required by regulations.

In the case of a Beneva RSP or Beneva LIRA, I request that Beneva Inc. issue a retirement savings plan contract and register it as a Registered Retirement Savings Plan under section 146 of the *Income Tax Act* (Canada). In the case of a Beneva RIF, a Beneva LIF, a Beneva PRRIF, a Beneva LRIF or a Beneva RLIF I request that Beneva Inc. issue a retirement income fund contract and register it as a Registered Retirement Income Fund under section 146.3 of the *Income Tax Act* (Canada).

I declare that I have read the terms of the contract. I understand that following registration of this contract, any payment made by Beneva Inc. to me or to my spouse, where applicable, and to my beneficiaries or estate, is subject to applicable income tax legislation and regulations.

When investments come from an internal transfer from another contract, I understand that my original guarantee could be cancelled with regards to the transferred amounts, and that my guarantee in the destination contract will then apply to the transferred amounts.

In the case where there is a co-investor, I acknowledge that both my signature and my co-investor's signature are required for all transactions, including any change or revocation regarding the benefit upon the annuitant's death.

I authorize Beneva Inc. to verify my identity, when required by law, using an independent and reliable piece of identification and/or any other means permissible under the law. I acknowledge that I have read the notice concerning the protection of personal information and have kept a copy of this duly signed application form.

In the case of a NRSP, I declare that the information provided on this form, concerning my identification, my profession and the purpose and intended nature of the investment is exact, complete and correctly entered, and I undertake to inform my advisor of any changes relating thereto. My advisor will then send the updated information to Beneva Inc. without delay.

I declare that information provided in Section 9B «Declaration of Tax Residence (Self-Certification)» is accurate and complete. I will provide Beneva Inc. with a new declaration of tax residence within 30 days of any change in circumstances that causes the current declaration to be incomplete or inaccurate.

I acknowledge having read the present declaration and the general information on this application form, having understood its terms and conditions and have had the opportunity to seek advice.

By signing, I certify that my signature, if affixed electronically, has the same legal value as my handwritten signature. Any reproduction of this application form whose integrity is ensured has the same legal value as the original.

Signed at _____		Province _____
	City _____	
X		Y Y Y Y M M D D
Investor's signature or person acting on their behalf (mandatory)	Please print name _____	Date _____
X		Y Y Y Y M M D D
Co-investor's signature (where applicable)	Please print name _____	Date _____
X		Y Y Y Y M M D D
Other signature (where applicable)	Please print name _____	Date _____



Debit Authorization and Rights to Reimbursement (la signature du titulaire du compte bancaire est obligatoire)

Debit authorization

I authorize Beneva Inc. to debit my account according to my instructions, for pre-authorized and/or occasional or sporadic amounts or those specified in Sections 6 and 7 and/or to deposit the fixed or variable amount based on the options selected in Sections 8C/8E, at the frequency selected in Section 8B.

I authorize Beneva Inc. to change the amount to be debited from my account and/or to be deposited in my account at my request.

I authorize Beneva Inc. to invoice me and debit any charges from my account if the pre-authorized debit payment cannot be processed as stipulated in this agreement.

I authorize Beneva Inc. to withdraw from my bank account all benefits that may have been paid by mistake or to which I am not entitled under the contract or under the associated laws and regulations in effect.

I authorize the financial institution to debit to my account and/or to deposit into my account the previously specified amount. This authorization may be revoked at any time upon my written notice. This notice must be sent to Beneva 10 calendar days prior to the next scheduled debit payment and/or deposit.

I acknowledge receipt of a copy of this agreement and waive my right to receive any further notices in writing before the first preauthorized debit payment and/or deposit, when a change is made at my request to the pre-authorized debit payment and/or deposit, when charges must be debited and when any change is made to the pre-authorized debit payment and/or deposit specified in Section 8.

Rights to Reimbursement

I have certain rights to recourse should a debit not comply with this agreement. For example, I am entitled to receive a reimbursement of all unauthorized debit payments or those that are not in compliance with this authorization. For more information about my rights to reimbursement, on how to obtain a sample cancellation form or any other information on my right to cancel a pre-authorized payment agreement, I may contact my financial institution or visit the CPAs at www.cdnpay.ca.

By signing, I acknowledge having read and accepted the Authorization and the Rights to Reimbursement.

X

Bank accountholder's signature (mandatory)

Please print name

Y Y Y Y M M D D
Date

For LIFs, PRRIFs and LRIFs for the provinces of Nova Scotia, Ontario, Alberta, Saskatchewan, British Columbia, Manitoba and Newfoundland and Labrador ONLY

Spousal authorization for registration in locked-in plans

Do you have a spouse as defined under the pension legislation applicable to the plan? ☐ Yes ☐ No

If yes, please provide the following information:

For the provinces of **Nova Scotia, Alberta, Saskatchewan, British Columbia** and **Manitoba**, it is not necessary for the spouse to sign this section. However, please attach the appropriate form indicating the spousal authorization or surrender in accordance with the pension legislation applicable. For the provinces of **Ontario** and **Newfoundland and Labrador**, the spouse as defined under the applicable pension legislation must sign below to indicate authorization for registration in the locked-in plan.

X

Spouse's signature

Y Y Y Y M M D D
Date



Section 13: Authorizations and Signatures – Advisor

Advisor's Declaration (signature of advisor is mandatory)

I accept the mandate that the investor has entrusted me with and I agree to act at all times in accordance with the investor's instructions.

I certify having given the investor a copy of the document entitled Fund Facts for each of the investment accounts selected, a copy of this completed form, the Annuity Contract, the related *Information Folder* (including the *Key Facts*) and any of its amendments, where applicable, under which the investor wishes to make investments and I have explained the terms and conditions of the contract, *Information Folder*, plan and investment vehicles selected by the investor.

I also confirm that when required by law I have given investors the duly completed assessment of their needs.

If applicable, as required by law, after having carefully examined the appropriate original and valid documents, I have verified the identity and birth date of all signatories to this contract, investors or others as required, especially for non-registered plans, under the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*.

In the case of an NRSP, when the investor or the co-investor (or the tutor/parent of a minor investor) notifies me of an update of the information relating to his identification, his profession or the purpose and intended nature of the investment, I undertake to inform Beneva without delay.

I have informed the investor of the names of the companies I represent, on the fact that I receive compensation for the sale of life insurance company products, of the possibility I may receive additional compensation in the form of bonuses, conference programs or other incentives, of any conflicts or potential conflicts of interest.

I certify that the investor's signature was affixed by the investor.

I certify that my signature, if affixed electronically, has the same legal value as my handwritten signature. Any reproduction of this application form whose integrity is ensured has the same legal value as the original.

Dealer's name (agency)

Advisor's name

FundSERV or Advisor Code

(if applicable):

--	--	--	--	--

Dealer

--	--	--	--	--

Advisor

ou

--	--	--	--	--

Agency No.

--	--	--	--	--

Advisor No.

Reference market or affinity group
(if applicable)

☐ I do not have an advisor code. This is my first application.

Signed at _____

City

Province

X

Advisor's signature (mandatory)

Y	Y	Y	Y	M	M	D	D
---	---	---	---	---	---	---	---

Date

Issuer: Jean-François Chalifoux, Chief Executive Officer of Beneva Inc. _____



Section 1: Type of Contract/Plan

Only one type of contract and one plan may be selected per contract application. In the absence of any choice, the contract shall be designated as a “client” type contract. All Nominee contracts shall be opened as non-registered savings plan (NRSP) at Beneva Inc. (Beneva).

Three types of contracts are available:

- 1. **Client:** Contract undertaken in the name of the investor. There may be more than one investor for the same contract, in which case the additional investors act in the capacity of co-investors;
- 2. **Nominee/Dealer:** Contract undertaken by a dealer in a NRSP for a person who invests in an external account held by the dealer or the dealer’s trustee;
- 3. **Nominee/Intermediary:** Contract undertaken by an intermediary in a NRSP for a person who invests in an external account held by the intermediary.

Following are the different plans available according to the applicable pension legislation. The expression “pension legislation” refers to pension plan legislation that is applicable in Canada. If you don’t know the applicable pension legislation, the administrator from whom the amounts originated will have this information.

Plan		Select box on the form	Legislation to indicate on the form
Registered Retirement Savings Plan	RRSP	RSP or Spousal RSP	N/A
Registered Retirement Income Fund	RRIF	RIF or Spousal RIF	N/A
Locked-In Retirement Account	LIRA	LIRA	Indicate the province concerned
Ontario Locked-In Retirement Account	Ontario-LIRA	LIRA	Indicate “Ontario”
Locked-In Retirement Savings Plan	LRSP	LIRA	Indicate the province concerned or “Federal”
Restricted Locked-in Savings Plans	RLSP	RLSP	Indicate “Federal”
Locked-In Retirement Income Fund	LRIF	LRIF	Indicate the province concerned (Newfoundland & Labrador)
Life Income Fund	LIF	LIF	Indicate the province concerned or “Federal”
Restricted Life Income Fund	RLIF	RLIF	Indicate “Federal”
Prescribed Registered Retirement Income Fund	PRRIF	PRRIF	N/A
Non-Registered Savings Plan	Non-Registered	NRSP	N/A

Section 2: Investor

In accordance with this contract, the investor, and the co-investor, where applicable, is (are) the contractholder(s) of the contract, i.e. the person(s) entitled to a claim corresponding to the value of the investments held at Beneva. The investor is also the annuity grantee, i.e. the person entitled to receive the annuity payments. For all of the registered pension plans offered by Beneva, that is the RSP, LIRA, RLSP, RIF, RLIF, LIF, PRRIF and LRIF, only a “natural person” (individual) may apply and the annuitant must be the same person as the investor and the annuity grantee. Canada Revenue Agency requires the SIN for tax purposes.

If the investor is a corporation or another entity (for example a trust or an association), please complete the FRA1235 form and provide the required documents. In addition, Section 4 must be completed.

Section 3: Other Parties to the Contract

This section must be completed under the following specific circumstances:

- Payer (spousal RSP):** In the case of a spousal RSP, this section must obligatorily be completed.
- Spouse (RIF/LIF/RLIF/PRRIF/LRIF):** If the RIF, LIF, RLIF, PRRIF or LRIF minimum income payment calculation is based on the age of the spouse, this section must be completed. A copy of the birth certificate of the spouse must be attached. If this section is not completed, the minimum income payment calculation will be based on the age of the investor.
- Co-investor (NRSP):** When more than one investor exists for a non-registered plan, the name and address of each co-investor and the sharing ratio applicable to each must be included. In the absence of any instructions as to the sharing ratio, the investment will be presumed to be made in equal portions.
- Tax slips are issued in the names of the investor and co-investor. However, only the investor’s SIN appears on the tax slips.
- Representative under a power of attorney, representative under a protection mandate, tutor to a minor, assistant to a person of full age, temporary representative to a person of full age, tutor to a person of full age or trustee:** The name and contact information of the person presumed incapable of making investment decisions or of the investor who is being represented must be included under Section 2. A copy of the legal act assigning the power of representation must be attached. For the trustee, it may be a formal trust (trust document) or an in-trust-for account (with or without a will).
- Executor (liquidator in Quebec):** Complete form FRA1235 to identify the estate executor and beneficiaries and obtain their declaration of residence for tax purposes. The form must be completed and signed by the executor. When the amount invested is \$15,000 or more, we must obtain the death certificate AND the last testament.



Section 4: Annuitant

Under the Beneva Annuity Contract, the annuitant is the natural person (individual) upon whose life the annuity and guarantee relative to segregated funds are established and upon whose death the death benefit is payable. For RSP, LIRA, RLSP, RIF, LIF, RLIF, PRRIF or LRIF plans, the annuitant is the same person as the investor, therefore it is not necessary to indicate this. In the case of a NRSP, complete this section only if the annuitant is not the same person as the investor, for example, in the case where the investor is a corporation. However, please note that we will send contract-related information to the address of the investor.

Section 5: Estate Planning

This section must be completed by the investor, or by the investor and the co-investor, should one exist. In the event that the investor has not designated a beneficiary, the benefit payable upon the death of the annuitant is distributed, where applicable, to the estate of the investor (or to the investor when the annuitant and the investor are not the same person), in accordance with applicable legislation. Specific provisions are provided for in the contract to determine if the rights conferred under the annuity contract may be exempt from seizure due to a beneficiary designation, subject to all related applicable legislation.

Civil unions are considered the same as marriage when contracted in compliance with prescribed rules before a competent officiant and registered with the provincial authorities.

The designation of a contingent (subrogated in Quebec) or continuing beneficiary is always revocable. For more information, please refer to the *Information Folder*.

A minor child irrevocably designated cannot modify the irrevocable nature of the designation until he reaches majority.

When the investor is a corporation, if a designated beneficiary is not indicated, the investor (i.e. the corporation) will be designated as the revocable beneficiary.

However, in the case of an LIRA, RLSP, LIF, RLIF, PRRIF or LRIF, additional provisions apply and are described in the Beneva Annuity Contract as well as under applicable pension legislation. With respect to a LIRA or RLSP, the investor's spouse is the only beneficiary regardless of any other beneficiary named (unless the spouse has waived his entitlement in writing) and the consent of the spouse is required to make a total or partial withdrawal of the funds in the investor's account.

If the contract is a "nominee/intermediary" type, and that the external plan is a registered plan, the benefit payable upon the death of the annuitant is paid to the intermediary in trust for the beneficiary designated in the contract. For Non-Registered plans, the benefit payable upon the death of the annuitant is paid directly to the beneficiary.

Beneva assumes no responsibility as to the legality or validity of a beneficiary designation or of a beneficiary change. It also assumes no responsibility relative to any death benefit payable and paid by a dealer/intermediary.

Section 6: Source of Monies

Indicate the source of monies and attach the appropriate forms, as applicable. For example, the Canada Revenue Agency T2151 form (or equivalent) must be used for transfers from a DPSP and the T2033 form (or equivalent) must be used for transfers from a RSP or a RIF.

For NRSP, if payment is made by bank order, postal money order or by bank draft, please fill out form FRA1875.

Section 7: Investment Instructions

Select the investment vehicle(s) you want to invest in. For more information about Beneva GIF, Beneva Guaranteed Investments, refer to the Information Folder. Purchases of Beneva Guaranteed Investments cannot be made through FundSERV.

For GIAs, if instructions are incomplete, or if amounts are less than the minimum permitted, the amounts will be invested in a daily interest investment vehicle.

Description of terms

Beneva GIF: **The first digit of the fund code indicates the guarantee selected; the second represents the sales option and the three last ones correspond to the fund number.** In the absence of choice for the first two digits, the basic guarantee and no-load sales-charge option will be selected. The Beneva GIF Names and Fund codes are provided on the last page of this form.

If the investor is not eligible for the chosen guarantee because of his age, we will invest the sums under the basic guarantee. Please refer to the Information Folder and Contract for information about the age limits for each guarantee.

Beneva GIA: S = simple interest; C = compound interest (For Beneva Guaranteed Investments with simple interest (S), income is paid annually by direct deposit. In the absence of choice, compound interest will be selected).

R = redeemable; NR = non redeemable (in the absence of choice, the Beneva Guaranteed Investment is redeemable).

Section 8: Pre-authorized Transaction Program

All of the information requested in subsections A, B, C, D and E must be provided, where applicable. In the case of an RIF, LIF, RLIF, PRRIF or LRIF this section must obligatorily be completed. Select in Section 7 the investment vehicle(s) you want to invest in.

For more information about Beneva GIF, Beneva Guaranteed Investments and pre-authorized transaction program terms and conditions, refer to the *Information Folder*.

In subsection C, attach a copy of the birth certificate(s) or, in the absence of such, the advisor must verify the investor's and the spouse's date of birth, if applicable, entering the documents used for such verification in Section 8C.



Section 9A: Identity Check, Third Party Determination and Politically Exposed Persons (PEPs) and Heads of an International Organization (HIOs) Disclosure

This section must be completed in compliance with the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*. The identity of clients who have one or more non-registered plan(s) must be verified. Also, where applicable, the existence and involvement of any third parties, PEP or HIO must be determined.

If the investor is a natural person present at the time of the contract application, the investor's identity must be verified by the advisor using the original of a valid and current photo identification document. When the investor is not physically present, identity verification must be performed using the dual process method.

In Quebec, it is not permitted to ask for the health insurance card, but you can accept it if it is offered. In Ontario, Manitoba, Nova Scotia and Prince Edward Island, the use of a health insurance card for identification purposes is prohibited.

With regard to the question pertaining to occupation, it is important to provide complete and detailed information. For example, specify "general practitioner" instead of simply "doctor," or "electrician" instead of simply "construction" etc. If retired, please state your last occupation.

Identity Check of a Minor Investor

The identity of a minor investor can be checked directly using a valid photo ID. If such a document is not available:

- Check the identity of the parent or guardian using a photo ID, and ensure that this person and the minor investor share the same address, AND
- Use the minor's birth certificate to confirm their name and date of birth

Politically Exposed Persons (PEPs) and Heads of an International Organization (HIOs)

A PEP can be a foreign PEP or a domestic PEP.

A **foreign PEP** is a person who holds or has held one of the following offices or positions in or on behalf of a foreign state: head of state or head of government, member of the executive council of government or member of a legislature, deputy minister or equivalent rank, ambassador, or attaché or counsellor of an ambassador, military officer with a rank of general or above, president of a state-owned company or a state-owned bank, head of a government agency, judge of a supreme court, constitutional court or other court of last resort or leader or president of a political party represented in a legislature. These persons are foreign PEPs regardless of citizenship, residence status or birth place. A person determined to be a foreign PEP, is forever a foreign PEP.

A **domestic PEP** is a person who holds or has held within the last five years, a specific office or position **in Canada**: Governor General, lieutenant governor or head of government, member of the Senate or House of Commons or member of a legislature, deputy minister or equivalent rank, ambassador, or attaché or counsellor of an ambassador, military officer with a rank of general or above, president of a corporation that is wholly owned directly by His Majesty in right of Canada or a province, head of a government agency, judge of an appellate court in a province, the Federal Court of Appeal or the Supreme Court of Canada, leader or president of a political party represented in a legislature, or mayor, reeve or other similar chief officer of a municipal or local government of a city, town, village, or rural or metropolitan municipality, regardless of the size of the population. A person ceases to be a domestic PEP five years after they have left office.

A **HIO** is a person who is either: the head of an international organization established by the governments of states, the head of an institution established by an international organization, or the head of an international sports organization. When we refer to the head of an international organization, the head of an institution established by an international organization or the head of an international sports organization, we are referring to the primary person who leads that organization; for example, a president or CEO. There is no requirement for an institution established by an international organization to operate internationally. It is possible that an institution that has been established by an international organization only operates domestically, or in one jurisdiction. A person ceases to be an HIO five years after they have left office.

Certain family members of a foreign PEP, domestic PEP or HIO must also be regarded as PEPs or HIOs. These **family members** are:

- their spouse or common-law partner;
- their child;
- their mother or father;
- the mother or father of their spouse or common-law partner; and
- a child of their mother or father (sibling).

A **Close Associate** can be an individual who is closely connected to a foreign PEP, a domestic PEP or a HIO for personal or business reasons.

For example, a person who is joint owner on a policy where one of the holders may be a PEP or HIO, a person who makes a deposit of \$100,000 or more and the payee is a PEP or HIO, a business partner with, or who beneficially owns or controls a business with, a PEP or HIO, a person who is involved in a romantic relationship with a PEP or HIO, such as a boyfriend, girlfriend or mistress, a person who is closely carrying out charitable works with a PEP or HIO.

Section 9B: Declaration of Tax Residence (Self-Certification)

The information must be obtained in writing in order to meet the requirements of the Common Reporting Standard (part XIX of the *Income Tax Act* of Canada). Information provided in the Declaration of Tax Residence must be accurate and complete. The investor and co-investor must provide Beneva Inc. with a new declaration within 30 days of any change in circumstances that causes the current declaration to be incomplete or inaccurate (e.g., change of address following a move to another country).



Section 10: Notice Regarding the Protection of Your Personal Information

Read this section carefully.

Section 11: Authorization

The choice in this section must be ticked if investor and/or payor/bank accountholder (if different from investor) does not wish to authorize the advisor to make transactions on their behalf.

Section 12: Authorizations and Signatures – Investor

Read this section carefully as well as the declarations, authorizations and rights to reimbursement. Please sign, indicate the city and province where signed and write the date on the application form, before dating and signing the contract application. The investor, bank accountholder (even if it is the investor) and co-investor, where applicable, must also all date and sign the contract application. If any of these required signatures are missing, the investments may not be made.

In some provinces, the spouse's consent is necessary for the registration of a locked-in plan. If applicable, the spouse must sign this section or the appropriate authorization form as indicated on this Application Form.

Section 13: Authorizations and Signatures – Advisor

This section must obligatorily be completed. If the contract is a "Nominee/Dealer" or "Nominee/Intermediary" type, the Dealer or Intermediary acting in such capacity has the right to carry out any transaction relative to the property that he has been mandated to manage by the investor in accordance with the latter's instructions at the time of the contract application.

Read this section carefully as well as the declarations. Please sign, indicate the city and province where signed and write the date on the application form, before dating and signing the contract application. The advisor's signature is mandatory. If the signature or province where signed is missing, the investments may not be made.



Beneva GIF Names and Fund Codes

Beneva GIF Names	Basic Guarantee (75% upon maturity and 75% upon death)		Enhanced Guarantee (75% upon maturity and 100% upon death)		Optimal Guarantee (100% upon maturity and 100% upon death)
	No-load	Advisor Chargeback	No-load	Advisor Chargeback	No-load
Income funds					
Fiera Capital Money Market	A1036	–	B1036	–	C1036
Fiera Capital Short Term Bond	A1104	A3104	B1104	B3104	C1104
Fiera Capital Bond	A1119	A3119	B1119	B3119	C1119
PIMCO Bond	A1096	A3096	B1096	B3096	C1096
AlphaFixe Bond and Bank Loan	A1169	A3169	B1169	B3169	C1169
PIMCO Global Bond	A1152	A3152	B1152	B3152	C1152
CI Signature Corporate Bond	A1165	A3165	B1165	B3165	C1165
BlackRock Bond Index	A1049	A3049	B1049	B3049	C1049
Balanced funds					
Conservative Smart Beta Plus Portfolio	A1175	A3175	B1175	B3175	C1175
Balanced Smart Beta Plus Portfolio	A1176	B3176	B1176	B3176	C1176
Growth Smart Beta Plus Portfolio	A1177	A3177	B1177	B3177	C1177
Aggressive Smart Beta Plus Portfolio	A1178	A3178	B1178	B3178	C1178
Conservative Strategy	A1044	A3044	B1044	B3044	C1044
Balanced Strategy	A1035	A3035	B1035	B3035	C2035
Growth Strategy	A1045	A3045	B1045	B3045	C1045
Aggressive Strategy	A1024	A3024	B1024	B3024	C1024
100% Equity Strategy	A1188	A3188	B1188	B3188	C1188
Celestia Conservative	A1100	A3100	B1100	B3100	C1100
Celestia Balanced	A1101	A3101	B1101	B3101	C1101
Celestia Growth	A1102	A3102	B1102	B3102	C1102
Celestia Aggressive	A1103	A3103	B1103	B3103	C1103
Celestia 100% Equity	A1189	A3189	B1189	B3189	C1189
Guardian Conservative Income	A1156	A3156	B1156	B3156	C1189
Guardian Income	A1157	A3157	B1157	B3157	C2157
CI Cambridge Canadian Asset Allocation	A1153	A3153	B1153	B3153	C1153
CI Signature Global Income and Growth	A1154	A3154	B1154	B3154	C1154
Canadian equity funds					
Guardian Canadian Dividend Equity	A1148	A3148	B1148	B3148	C1148
Jarislowsky Fraser Ltd Canadian Equity	A1012	A3012	B1012	B3012	C1012
Triasima Canadian Equity	A1085	A3085	B1085	B3085	C1085
BlackRock Canadian Index	A1046	A3046	B1046	B3046	C1046
Fiera Capital Canadian Small Cap Equity	A1015	A3015	B1015	B3015	C1015
Foreign equity funds					
Hillsdale U.S. Equity	A1147	A3147	B1147	B3147	C1147
Beutel Goodman U.S. Equity	A1163	A3163	B1163	B3163	C1163
Fiera Capital U.S. Equity	A1162	A3162	B1162	B3162	C1162
Fiera Capital Hedged U.S. Equity	A1166	A3166	B1166	B3166	C1166
BlackRock U.S. Index	A1047	A3047	B1047	B3047	C1047
Fisher ESG U.S. Small Cap Equity	A1187	A3187	B1187	B3187	C1187
GQG Partners International Equity	A1183	A3183	B1183	B3183	C1183
C WorldWide International Equity	A1097	A3097	B1097	B3097	C1097
BlackRock International Index	A1050	A3050	B1050	B3050	C1050
TD Global Dividend Equity	A1150	A3150	B1150	B3150	C1150
Fiera Capital Global Equity	A1164	A3164	B1164	B3164	C1164
GQG Partners Global Equity	A1182	A3182	B1182	B3182	C1182
Fisher Global Small Cap Equity	A1174	A3174	B1174	B3174	C1174
Fisher Emerging Markets Equity	A1139	A3139	B1139	B3139	C1139
Specialty funds					
Lazard Global Infrastructure	A1090	A3090	B1090	B3090	–
100% CI Global Real Estate	A1190	A3190	B1190	B3190	–



Client Services

P.O. Box 10510, Station Sainte-Foy
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