beneva

Request for Redemption
Beneva Guaranteed Investment Funds and Beneva GIAs
Beneva Inc., P.O. Box 10510, Station Sainte-Foy, Quebec QC G1V 0A3

Contract No.: _____

1. Investor's Personal Information

Last name _____   First name _____

2. Plan details (Check one box only)

☐ NRSP (Non registered)

☐ TFSA

☐ RRSP OR ☐ Spousal RRSP

☐ RRIF   OR ☐ Spousal RRIF

☐ LIF

☐ LIRA

3. Withdrawal from a Beneva Guaranteed Investment Fund (Beneva GIF) (investment information and one choice only)

FundServ No.	Fund Code[1] (see list of Beneva GIF) mandatory	Fixed amount in $	Total	Percentage %	Exempt units without back-load sales charges (Free)	Total terminated schedule units (Matured)	Total Free and Matured units
		☐ Gross ☐ Net	☐		☐	☐	☐
		☐ Gross ☐ Net	☐		☐	☐	☐
		☐ Gross ☐ Net	☐		☐	☐	☐
		☐ Gross ☐ Net	☐		☐	☐	☐
		☐ Gross ☐ Net	☐		☐	☐	☐
		☐ Gross ☐ Net	☐		☐	☐	☐
		☐ Gross ☐ Net	☐		☐	☐	☐
		☐ Gross ☐ Net	☐		☐	☐	☐
		☐ Gross ☐ Net	☐		☐	☐	☐
		☐ Gross ☐ Net	☐		☐	☐	☐

1. 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.
Please ensure that the fund code corresponds to the desired investment.

4. Withdrawal from all other types of accounts

Investment No or code	Fixed amount in $	Total	GIA at maturity	GIA before maturity (redeemable only)
	☐ Gross ☐ Net	☐	☐	☐
	☐ Gross ☐ Net	☐	☐	☐
	☐ Gross ☐ Net	☐	☐	☐
	☐ Gross ☐ Net	☐	☐	☐
	☐ Gross ☐ Net	☐	☐	☐

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5. Tax deductions

By default, the percentage of tax deducted is the minimum amount set by legislation. Complete if you wish the percentage of tax deducted to be higher:

☐ Provincial tax – Indicate the requested percentage: _____ %

☐ Federal tax – Indicate the desired percentage: _____ %

6. Deposit method

☐ By direct deposit (account number already on file)

☐ By cheque

☐ In an account other than the one on file – **send a personal cheque**

If there are periodic payments, they will not automatically stop after a full withdrawal. To do so, please fill out the FRA1394 Pre-authorized Transaction Program form. If the payor/bank accountholder is different from the investor he must sign the FRA1394 form.

7. Investor's declaration

It is understood that when locked-in amounts are redeemed, their management will be governed by the applicable laws in force. It is further understood that in the case of redemption of segregated funds and/or GIAs, redemptions may be subject to tax deductions and applicable fees. It is understood that for the Beneva Guaranteed Income, when total annual withdrawals exceed the maximum amounts stipulated in the Information Folder, the impact on the Guaranteed Minimum Withdrawal Benefit may be significant.

I understand that **redemption fees will apply** if I make a redemption in the first six years of holding a fund with the **back-load sales charge option** (2nd digit of the fund = 0).

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

Signed at: _____ this _____ day of _____ 20_____.

X _____

Signature of Investor

X _____

Signature of co-investor (where applicable)

8. Advisor's declaration

I declare that I obtained prior specific authorization from the Investor for this instruction form and that I informed the Investor of any applicable fees and penalties.

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

Signed at: _____ this _____ day of _____ 20_____.

X _____

Signature of advisor

Advisor code

9. Consent of irrevocable beneficiary

I hereby agree to this request for redemption.

_____   **X** _____ | Y | Y | Y | Y | M | M | D | D |

Beneficiary's name   Signature of irrevocable beneficiary, if applicable   Date

Protecting your personal information is a priority for Beneva. To find out more about our practices, please consult the *Personal Information Protection Statement* located at www.beneva.ca.

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