



Investment instructions Employer/plan sponsor election

Please return to Group Retirement Services

Name of employer/plan sponsor	Policy/plan number
-------------------------------	--------------------

This form is to be used to provide:

- default instructions for new contributions when the member has the right to make investment decisions, but has failed to do so (note that default investment instructions may be set for new contributions only - maturity instructions are not available) - **complete Part A**
- investment and/or maturity instructions where the employer/plan sponsor has not given the member the right to make the investment decision on all or some of the accounts - **complete Part B and/or Part C**

The direction indicated below will be applicable to member contributions and/or employer/plan sponsor contributions where applicable, unless otherwise directed.

The investment changes will apply to Subgroup _____, or all subgroups

For the following plans RRSP RPP DPSP, or All plans available

NOTE: Group Retirement Services offers a selection of both guaranteed and variable investment funds. Contributions directed to the variable investment funds are not guaranteed and will increase or decrease in value according to fluctuations in the market value of the assets.

PART A - DEFAULT INVESTMENT INSTRUCTIONS (new contributions)

The following investment instructions are applicable to all accounts to which the member has been given the right to make the investment decision, but has not submitted investment instructions. In such cases, new contributions will be invested as follows:

- 100% to the Daily Interest Account
- 100% to _____
- Other (complete chart below)

Percentage	Fund name or identifier	Percentage	Fund name or identifier
_____ % to	_____	_____ % to	_____
_____ % to	_____	_____ % to	_____
_____ % to	_____	_____ % to	_____

total allocation must equal 100%

Upon receipt of investment instructions from the member, all contributions invested according to the default instructions, will automatically be transferred to the funds chosen by the member.

PART B - NEW CONTRIBUTIONS

The following investment instructions are applicable for new contributions to all accounts to which the member has **not** been given the right to make the investment decision.

Percentage	Fund name or identifier	Percentage	Fund name or identifier
_____ % to	_____	_____ % to	_____
_____ % to	_____	_____ % to	_____
_____ % to	_____	_____ % to	_____

total allocation must equal 100%

PART C - MATURING GUARANTEED INVESTMENT FUNDS

The following instructions for maturing guaranteed investment funds are applicable for all accounts to which the member has **not** been given the right to make the investment decision.

- Guaranteed Investment Funds may reinvest into any of the Guaranteed Investment Funds or Variable Investment Funds
- Total allocation per fund must equal 100%
- If you require additional space for the destination of maturities, please indicate in the special instructions area of Part D.

	Percentage	Fund name or identifier
Funds maturing in _____ are to be reinvested as follows:	_____ % to	_____
	_____ % to	_____
	_____ % to	_____
	_____ % to	_____

total allocation must equal 100%

	Percentage	Fund name or identifier
Funds maturing in _____ are to be reinvested as follows:	_____ % to	_____
	_____ % to	_____
	_____ % to	_____
	_____ % to	_____

total allocation must equal 100%

PART D - SPECIAL INSTRUCTIONS AND AUTHORIZATION

Special instructions:

We authorize Group Retirement Services to make the investment changes specified herein. We understand that if restrictions on foreign investments are imposed by the Income Tax Act (Canada) or requested by the client/plan sponsor, Group Retirement Services will monitor compliance and automatically adjust member accounts where the foreign content limits are exceeded. In such instances, the client/plan sponsor authorizes Group Retirement Services to periodically transfer the excess foreign content amount to the Daily Interest Account or such other non-foreign investment fund determined by Group Retirement Services. This authority will be irrevocable.

Date

Signature of employer/plan sponsor by authorized person