

Language preference  English  French

New Issue  
 Change of Carrier  
 Registration # \_\_\_\_\_  
 Amendment to \_\_\_\_\_  
 plan # \_\_\_\_\_

Policy/plan number \_\_\_\_\_ (to be completed by issuer)

Issuer: London Life Insurance Company

**Please print**

**POLICY PROVISIONS**

**SECTION 1 - APPLICANT INFORMATION**

Applicant's name (applicant is the plan sponsor) - please indicate **full legal name**  Corporation  
 Partnership  
 Sole proprietorship

Address of applicant (include street address, city, province and postal code)

Telephone number ( ) - Ext.	Fax number ( ) -	E-mail address	Fiscal year end
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**SECTION 2 - PARTICIPATING EMPLOYERS**

State the **full legal name** of each other employer participating in the plan:

Name of company

Name of company

Name of company

**SECTION 3 - POLICY DETAILS**

Effective date of the policy: _____ yyyy mm dd	Renewal date of the policy: The first day of <u>JANUARY</u> (month)	Original effective date of the plan (complete for existing plans only): _____ yyyy mm dd	Effective date of the amendment (if applicable): _____ yyyy mm dd
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**SECTION 4 - INVESTMENT INSTRUCTIONS**

**Investment instructions**

- Member to determine allocation (complete member application)
- Employer to determine allocation (complete chart below)

Percentage	Name of fund or identifier	Percentage	Name of fund or identifier
_____ % to	_____	_____ % to	_____
_____ % to	_____	_____ % to	_____
_____ % to	_____	_____ % to	_____

*total allocation must equal 100%*

**Default investment instructions for new contributions.** The default investment option(s) applies to any new contributions to an account where the member defines investment allocation, and has failed to submit allocation instructions. The default investment option allocation will be as follows:

- 100% to issuer's Daily Interest Account
- 100% to \_\_\_\_\_
- Other (complete chart below)

Percentage	Name of fund or identifier	Percentage	Name of fund or identifier
_____ % to	_____	_____ % to	_____
_____ % to	_____	_____ % to	_____
_____ % to	_____	_____ % to	_____

*total allocation must equal 100%*

**IMPORTANT:**

- The issuer offers a selection of both guaranteed investments 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.
- If the Income Tax Act (Canada) imposes restrictions on foreign investments pertaining to segregated funds, the issuer will monitor compliance and automatically adjust member accounts where the foreign content limits are exceeded.
- If the applicant elects to remove one or more of the standard set of asset class options, or chooses not to provide the minimum number of investment options per asset class, both as recommended by the issuer, then the issuer will not be liable for any losses or claims that may result.

## SECTION 5 – PLAN PROVISIONS

<b>Description of employee class*</b>	<input type="checkbox"/>  <input type="checkbox"/> who have materially and significantly contributed to the prosperity and profits of the employer  <input type="checkbox"/> All employees who have materially and significantly contributed to the prosperity and profits of the employer  Are part-time employees eligible? Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="checkbox"/>  <input type="checkbox"/> who have materially and significantly contributed to the prosperity and profits of the employer  <input type="checkbox"/> All employees who have materially and significantly contributed to the prosperity and profits of the employer  Are part-time employees eligible? Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Eligibility period</b>	<input type="checkbox"/> Immediate <input type="checkbox"/> Following _____ months of continuous employment <input type="checkbox"/> Other	<input type="checkbox"/> Immediate <input type="checkbox"/> Following _____ months of continuous employment <input type="checkbox"/> Other
<b>Employer's contributions</b>	<input type="checkbox"/> Determined each year by board of directors  <input type="checkbox"/> _____ % of earnings  Earnings are: <input type="checkbox"/> Basic salary excluding overtime and bonuses <input type="checkbox"/> Basic salary including overtime and bonuses <input type="checkbox"/> Other	<input type="checkbox"/> Determined each year by board of directors  <input type="checkbox"/> _____ % of earnings  Earnings are: <input type="checkbox"/> Basic salary excluding overtime and bonuses <input type="checkbox"/> Basic salary including overtime and bonuses <input type="checkbox"/> Other
<b>Normal retirement age</b>	<input type="checkbox"/> 65 <input type="checkbox"/> 60 <input type="checkbox"/> Other _____	<input type="checkbox"/> 65 <input type="checkbox"/> 60 <input type="checkbox"/> Other _____
<b>Vesting of employer contributions</b>	<u>Termination of employment:</u> <input type="checkbox"/> Following 2 years of plan membership <input type="checkbox"/> 100% immediate vesting <input type="checkbox"/> Other (see special instructions)  <u>Retirement, disability, death, and plan wind-up:</u>  Vesting is 100% immediate unless otherwise indicated in special instructions.	<u>Termination of employment:</u> <input type="checkbox"/> Following 2 years of plan membership <input type="checkbox"/> 100% immediate vesting <input type="checkbox"/> Other (see special instructions)  <u>Retirement, disability, death, and plan wind-up:</u>  Vesting is 100% immediate unless otherwise indicated in special instructions.
<b>Withdrawal restrictions</b>	<input type="checkbox"/> In service withdrawals of vested amounts are allowed with consent of the employer  <input type="checkbox"/> In service withdrawals are not allowed	<input type="checkbox"/> In service withdrawals of vested amounts are allowed with consent of the employer  <input type="checkbox"/> In service withdrawals are not allowed

\*The following persons may **not** become members of the plan 1) a person related to the employer; 2) a person who is, or is related to, a specified shareholder of the employer or of a corporation related to the employer; 3) where the employer is a partnership, a person related to a member of the partnership; or 4) where the employer is a trust, a person who is, or is related to, a beneficiary under the trust. A specified shareholder is an individual who owns 10 per cent or more of the issued shares of any class of the capital stock of the employer or of any corporation related to the employer, within the meaning of the Income Tax Act (Canada).

