

How To... fill out your RRSP application



Please print clearly or download our fillable PDF forms at www.capitalplanning.ca/forms, and fill out the application as completely as you can.

The highlighted sections sometimes give people difficulty, so we have put together some tips on how to fill out the application.

Questions? Connect with us! Email us at rrsp@capitalplanning.ca OR call us at 780-463-6128



Application for membership in a group retirement savings plan

Return to: Capital Estate Planning - rrsp@capitalplanning.ca
4222-97 street NW, Edmonton, AB T6E 5Z9 - www.capitalplanning.ca

In this application, "you" and "your" refer to the person who is applying to become an annuitant/member of the group retirement savings plan(s) (the plan), and "we," "us," and "our" refer to the issuer, The Canada Life Assurance Company, 100 Osborne Street North, Winnipeg, MB R3C 3A5. We can be contacted at 1-800-724-3402 or by visiting grsaccess.com.

SECTION 1 – EMPLOYER/PLAN SPONSOR

Name of employer/plan sponsor

Policy/plan number

CEPC admin will fill this in

✓ Personal RRSP, unless your spouse is contributing to your plan.

SECTION 2 – INFORMATION ABOUT YOU (please print)

You are applying for:

☐ Personal RSP – you are the owner and person contributing to the plan. Do not complete section 3.

AND/OR

☐ Spousal RSP – you are the owner and your spouse/common-law partner is the person contributing to the plan. Section 3 must be completed.

ID number _____ (completed by us)

ID number _____ (completed by us)

Last name		Middle initial	First name	☐ Employee ☐ Non-employee	Division/subgroup	Identification/employee number (if applicable)
Social insurance number (SIN)		Date of birth	Language	Email address		
You authorize the use of your SIN for tax reporting, identification and record keeping		yyyy mm dd	☐ English ☐ French	Required for online access and to email information about the plan or services connected with it		
Address (apt. no., street no., street)						
City		Province	Postal code	Telephone no.	Alternate telephone no.	
				- - Ext.	- -	
If the above address is a PO box, general delivery or rural route, also include the civic or street address below						
Address (apt. no., street no., street)			City	Province	Postal code	

SECTION 3 – RSP SPOUSAL CONTRIBUTOR

Last name of contributing employee/contributor First name Social insurance number ID/employee number

SECTION 4 – YOUR BENEFICIARY DESIGNATION

Where permitted by law, you can appoint one or more beneficiaries. Note: pension legislation may require payment of the death benefit to your qualifying spouse or common-law partner. All designations are revocable except in Quebec (see "Important: Quebec residents"). If you wish to designate an irrevocable beneficiary, complete the *Designation of irrevocable beneficiary* form.

Primary beneficiary(ies) on your death

Last name	First name	Date of birth yyyy mm dd	Married	Relationship of beneficiary to you			% of benefit
				Select box below	OR	Specify under Other	
				Quebec civil union spouse	Common-law partner	Other (child, friend, etc.)	
			☐	☐	☐		
			☐	☐	☐		
			☐	☐	☐		
							Total 100%

Important: Quebec residents

☒ If you appoint your married or civil union spouse as your beneficiary, they will be irrevocable (meaning you cannot change your beneficiary or perform certain transactions such as making withdrawals (where permitted) without their consent) unless you check the box below:

☒ I designate my married or civil union spouse revocably

☒ The death benefit will be paid to the tutor(s) of a beneficiary who is a minor (generally the parents) or the tutor or curator of a beneficiary who otherwise lacks legal capacity unless a formal trust has been established by will or separate contract (in which case, designate the trust as beneficiary in this section)

Unless the law requires otherwise, if one of your primary beneficiaries predeceases you, their share will be paid to the surviving primary beneficiaries in equal shares, or if there is no surviving primary beneficiary(ies), to your contingent beneficiary(ies) named below. If there is no contingent beneficiary(ies), the benefit will be paid to your estate.

Upon your death, your RRSP will be paid to your spouse as a non-taxable benefit.

Percentage of benefit must equal 100%

Your RRSP is paid to
Contingent
Beneficiaries, only if
the Primary Beneficiary
is deceased.

Fill this section out if
(at time of application)
your Beneficiaries are
minors.

Leave this blank to
invest your funds in
the default program
(Fidelity ClearPath).

Don't forget to sign
your application!

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

SECTION 4 – YOUR BENEFICIARY DESIGNATION (continued)

Contingent beneficiary(ies) on your death

Last name	First name	Date of birth yyyy mm dd	Relationship of beneficiary to you	% of benefit
				Total 100%

Trustee (to be completed if any of your beneficiaries are minors or otherwise lack legal capacity and do not reside in Quebec; do not complete if a formal trust exists)

Last name	First name	Trustee for (indicate beneficiary name)	Relationship of trustee to you

You authorize the trustee(s) named above 1) to receive benefits payable on behalf of any beneficiaries who are minors or otherwise lack legal capacity to give a valid discharge and 2) in their 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 trust will terminate once the beneficiary is both of age of majority and has capacity to give a valid discharge. Legal advice should be obtained prior to appointing a trustee. Payment to the trustee(s) discharges us to the extent of the payment.

SECTION 5 – PAYROLL DEDUCTION AUTHORIZATION (complete for Personal RSPs where payroll authorization is applicable)

You authorize your employer to deduct _____ from each pay.

SECTION 6 – YOUR INVESTMENT SELECTION

Select investment(s) for your contributions, and if applicable, employer contributions. If a selection is not made, contributions will be invested in the default investment.

Name of investment and/or code	Percentage	Name of investment and/or code	Percentage
	%		%
	%		%
	%		%
Total allocation must equal 100%			

SECTION 7 – APPLICATION FOR REGISTRATION

You apply for membership in the plan and authorize your plan sponsor to act as your agent for the purpose of the plan. You request that we apply to register the plan as a registered retirement savings plan under the *Income Tax Act* (Canada) and any similar provincial law.

SECTION 8 – SIGNATURE

You confirm the information on this form and will update it in the future as it changes. You have read the terms of the member's certificate and this application, including the attached Protecting your personal information, and agree to be bound by their terms. If locked-in pension funds are transferred to the plan, you agree and acknowledge that such funds will be governed by the locked-in retirement account addendum, locked-in retirement savings plan addendum or restricted locked-in savings plan addendum, as applicable (the locked-in addendum), which will form part of the plan and will override the terms of the retirement savings plan certificate issued to you to the extent of any inconsistency between the certificate and the locked-in addendum. You are aware of the reasons the information covered by your authorizations and consents is needed, and the benefits of, and the risks of not, authorizing/consenting. You authorize and consent to us collecting, using, disclosing and retaining your personal information for the purposes outlined in Protecting your personal information. This authorization and consent is given in accordance with applicable law and without limiting the authorizations and consents given elsewhere in this application. If you cease to be eligible to participate in the plan and do not make an election in accordance with the terms of the plan, we authorized to exercise transfer or withdrawal options provided in the plan, and you appoint us as your agent for this and any related purpose.

Signature of annuitant

Date

President and Chief Executive Officer

President and Chief Operating Officer, Canada

Email your completed application to: rrsp@capitalplanning.ca

Using your smart phone to take a photo of your application?

Follow these TIPS for a GOOD IMAGE!

- ✓ Use a well lit area
- ✓ Hold your camera/smart phone STEADY
- ✓ Use the auto focus function - to ensure a sharp image

Please note: an image that is blurry, dark, or illegible may delay the processing of your application.

Capital Planning

Providers of your Voluntary Benefits Program

780-463-6128

1-800-661-8755

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www.capitalplanning.ca