Manulife

Please print clearly in the blank boxes.

For more information contact:

Philips Financial Services Ltd

250-314-0834 or toll-free 877-314-1133

Your investment will automatically default to the Target Retirement Date Fund

Application Form

Sign up for your Registered Pension Plan (RPP)

Send your completed form to:
IBEW LU 993
873 Desmond Street
Kamloops, BC V2B 5K3

If you are not sure how to complete any of these boxes, the Plan Sponsor/Employer can help you.

Tell us about your plan

Plan Sponsor/Employer
International Brotherhood of Electrical Workers

Manulife policy number
10004023

Member Number | Date you started with your employer (mmm/dd/yyyy) | Date you are joining the plan (mmm/dd/yyyy)

Division | Class | Province of Employment

Your personal information

Gender | First Name | Middle Initial | Last Name

Mailing address (number, street and apartment number)

City | Province | Country | Postal Code

Date of birth (mmm/dd/yyyy) | Social Insurance Number (SIN) | Marital Status

Spouse's name | Spouse's date of birth (mmm/dd/yyyy)

Your preferred language | Telephone number | Ext. | Email address

A revocable beneficiary can be changed at anytime.

An irrevocable beneficiary can only be changed with written consent from that beneficiary. You will also need your beneficiary's consent to withdraw or transfer money from your account. A parent or guardian cannot provide consent on behalf of a minor who has been named as irrevocable beneficiary.

If you want to name more than three beneficiaries, attach a separate page with the names and the percentage of proceeds for each beneficiary.

If you have locked-in money in your RPP and you have a spouse on the date of your death, the law may require any death benefit be paid to your spouse, regardless of other beneficiaries you've named.

If you die while your beneficiary is still a minor, the trustee you name on this form will act on the child's behalf.

Name your beneficiary (or beneficiaries)

If you do not name a beneficiary and you do not have a spouse at the date of your death, proceeds will be paid to your estate.
0 Check here if you have attached a separate page listing your beneficiaries. Please sign and date.

Name	Relationship	Percentage of proceeds

The above beneficiary designations are considered revocable unless you write "irrevocable" in the chart above.

For Quebec only:
The designation of a spouse as beneficiary is deemed to be irrevocable unless specified here: 0 Revocable

Trustee for a minor beneficiary named above (not applicable in Quebec)
Any payment to a beneficiary who is a minor will be paid in trust to the trustee named below.

In Quebec, the proceeds will be paid in trust to the minor child's tutor.

Trustee name | Relationship

If you do not complete this section, or the total does not add up to 100%, your contributions will be invested in the appropriate Target Retirement Date Fund based on when you reach your plan's normal retirement age.

You can go online to change the funds you have chosen.

The minimum amount you can invest in a fund is 5%.

Percentages must be whole numbers.

Note: the investment performance of a market-based fund is not guaranteed.

Your investment instructions

Follow the instructions on page 12 to see what type of investor you are. Then fill in **one** of the sections below according to your type.

Complete if *Retirement Date Fund* is your investment strategy

1. Follow the instructions starting on page 11 to choose your Retirement Date Fund.
2. Write in the 4-digit fund code for your Retirement Date Fund below.

Fund Code	Fund name	Percentage of your contribution
	Target Retirement Date Fund	**100%**

Complete if *Asset Allocation Fund* is your investment strategy

1. Follow the instructions starting on page 12 to determine your investor style and choose your Asset Allocation Fund.
2. Write in the 4-digit fund code for your Asset Allocation Fund below.

Fund Code	Fund name	Percentage of your contribution
	Manulife Asset Allocation Fund	**100%**

Complete if *Build your own portfolio* is your investment strategy

1. Follow the instructions starting on page 12 to determine your investor style and choose your funds.
2. Specify the percentage of contributions you want to invest in each fund. Your percentages must add to 100%.

Fund Code	%	Fund Code	%	Fund Code	%	Fund Code	%
1000		1001		1002		1003	
1004		1005		1010		3132	
4131		4136		4162		4191	
4192		4271		5011		5132	
5181		5452		7132		7141	
7241		7313		7451		7631	
7381		8196		8322		8631	
8011		8321		8361		8452	
8181							

Total selected must add up to 100% **100%**

Please sign here

You confirm that you have read, understood and agreed to the information in this form, including the *Enrolment and Registration Authorization* section below, and the *Personal Information Statement*. You also confirm that information in this form is correct to the best of your knowledge.

Enrolment and Registration Authorization

You request that Manulife enroll you as a Member in this plan. If applicable, you authorize the Plan Sponsor/Employer to deduct your contributions to the plan from your earnings.

Your signature	Date signed (mmm/dd/yyyy)
Plan administrator's signature	Date signed (mmm/dd/yyyy)

For Manulife use

Manulife customer number	Date (mmm/dd/yyyy)	Document version
		809-1.5

The personal information statement

Your consent to use your personal information

By signing this Application form, you give your consent for us to obtain, verify, and share your personal information, as set out below, in administering your account, now and in the future, with the plan sponsor, the plan administrator, the plan advisor and its employees and other parties in the performance of their duties for us.

You authorize us to use your Social Insurance Number (SIN) if applicable, to uniquely identify you during the administration of your account.

How we will maintain and use your personal information

You agree that we may use the personal information that we collect to:

- comply with legal and regulatory requirements,
- confirm your identity and the accuracy of the information you've provided,
- conduct searches to locate you and update your member information,
- administer this plan while you actively work for your employer, and after you no longer work with your employer,
- administer any other products and service that we provide to you, and
- determine your eligibility for, and provide you with details of, other select financial products or services that may be of interest to you that are offered by us, our affiliates or other select financial product providers.

Who may access your personal information

The following individuals may have access to your personal information:

- our employees and representatives who require this information to do their jobs,
- the plan advisor, including its employees, appointed by your Plan Sponsor to provide ongoing benefit counselling or plan administrative services,
- people to whom you have granted access,
- people who are legally authorized to view your personal information, and
- service providers who require this information to do their jobs.

This may include data processing, programming, printing, mailing, distribution, research and marketing or administration and investigation services.

Asking us not to use your personal information

You may withdraw your consent for us to use your SIN for non-tax administration purposes. You may also withdraw your consent for us to use your personal information to provide you with other product or service offerings, except those that are mailed with your statements.

If you wish to withdraw your consent for us to collect, use, retain or share your personal information, you may contact us by phoning our customer service centre at **1-888-727-7766** or by writing to the Privacy Officer at the address below.

How long we can keep your personal information

You authorize us to keep your personal information for the longer of:

- the time period required by law and by guidelines set for the financial services industry, and
- the time period required to administer the products and services we provide.

The information we collect with your consent will be protected and maintained in your Manulife plan member file.

The personal information that we must have

You may not withdraw your consent for us to collect, use, retain or share personal information that we need to issue or administer your account unless federal or provincial laws give you this right. If you do so, we may no longer be able to properly administer your account and this is what could happen:

- benefits will not be payable as provided under the plan,
- we may treat your withdrawal of consent as a request to terminate your contract, and
- your rights, and the rights of your beneficiary or estate under the plan may be limited.

Recording your customer service calls to us

We may record your customer service calls to us for the following reasons:

- quality service controls,
- information verification, and
- training.

If you do not wish to have your calls recorded, you must communicate with us in writing to Group Retirement Solutions, 25 Water Street South, Kitchener, ON N2G 4Y5, and request that any response by us also be in writing.

Questions, updates and requests for additional information

If you have a request, a concern, or wish to receive more information about our privacy policies, or if you wish to review your personal information in our files or correct any inaccuracies, you may contact us by sending a written request to: Privacy Officer, Group Retirement Solutions, 25 Water Street South, Kitchener ON N2G 4Y5.