



# Spousal Retirement Savings Plan (RSP) enrolment form



Return the completed form to:

Sun Life Financial, Group Retirement Services  
PO Box 6029 Station D, Montreal QC H3C 3A7

[www.sunlife.ca](http://www.sunlife.ca)

Nota : La version française de ce document est également disponible.

Please PRINT clearly.

## RSP account type

**Spousal RSP** – Your spouse will be the owner and annuitant under the spousal account.

Your spouse, as owner, completes sections 2, 4, 7 and 8. Section 5 is optional.

You, as contributor, complete sections 3 and 6.

## 1 Plan sponsor information

Name of plan sponsor <b>McGill University</b>	Client ID <input type="checkbox"/> C0729	Plan <b>01</b>	Contract number <b>88949</b>
	<input type="checkbox"/> C0G84	<b>01</b>	<b>88607</b>

### Classifications

Subdivision 001	Payroll ID N/A	User field N/A
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## 2 Owner information

Note: The term “owner” has the same meaning as the term “annuitant” in subsection 146(l) of the Income Tax Act (Canada).

First name	Middle initial	Last name	<input type="checkbox"/> Male <input type="checkbox"/> Female	
Date of birth (dd-mm-yyyy)	Social Insurance Number*	Identification number (not applicable for Spousal RSP)		
Address (street number and name)			Apartment or suite	
City	Province	Postal code	Telephone number (day)	
Email address			Telephone number (evening)	

\*By submitting this form you authorize your Social Insurance Number (SIN) to be used for the purposes of tax reporting and administration of benefits and where applicable, you also authorize the use of your SIN as your identification number until such time as it is replaced with a number that is not your SIN.

## 3 Contributor information

To be completed by the contributor.

First name	Middle initial	Last name
Social Insurance Number	Date of employment (dd-mm-yyyy)	Identification number

ENRLMNT



## 4 Beneficiary designation

Complete this section to designate a beneficiary for your account. In the absence of a beneficiary designation, and if not payable to your spouse as prescribed by law, death benefits will be paid to your estate.

Caution in all provinces except Quebec: Your designation of a beneficiary will not be changed or revoked automatically by any future marriage or divorce. Should you wish to change or revoke your beneficiary in the event of a future marriage or divorce, you have to make a new designation. In Quebec, a divorce granted after December 1<sup>st</sup>, 1982 cancels the beneficiary designation of the married spouse.

In Quebec if you name more than one beneficiary and give them unequal shares of the benefit and one of them dies, the deceased beneficiary's share will default to contingent beneficiary or estate rather than being divided amongst the other beneficiaries.

**Note:** To appoint a trustee for a beneficiary who is a minor, please complete the 'Appointment of trustee for a minor beneficiary' form. In Quebec, any amount payable to a minor beneficiary during his/her minority will be paid to the parent(s) or legal guardian on his/her behalf.

If you have a spouse when you die, the law may stipulate that all or part of the death benefit be paid to your qualifying spouse, unless your spouse waives the death benefit. A beneficiary designation other than your spouse would only apply to those death benefits which are not, according to the law, payable to your surviving spouse. If you wish your spouse to receive all benefits, please ensure you designate your spouse as beneficiary in the space below.

I revoke any previous beneficiary designations and name as beneficiary for benefits due on my death:

Beneficiary's first name	Middle initial	Last name	
Relationship to you*	<input type="checkbox"/> Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you*	<input type="checkbox"/> Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you*	<input type="checkbox"/> Revocable**	Date of birth (dd-mm-yyyy)	Percentage of benefits %

\*Following are the values to be used for relationship

Husband (married)	Wife (married)	Civil union		Common-law
Fiancé(e)	Friend	Former spouse	Father	Mother
Brother	Sister	Son	Daughter	Nephew
Niece	Aunt	Uncle	Cousin	Grandchild
Grandparent	Step family	Family-in-law	Institution	Other

\*\*Where Quebec law applies, a **married or civil union spouse** beneficiary is **irrevocable** unless you indicate otherwise. To avoid this restriction and make your legal spouse designation revocable, you must check the revocable box above.

If your beneficiary is irrevocable, you may not change your beneficiary designation and may not be able to withdraw/transfer your assets out of the plan unless you provide Sun Life Financial with the irrevocable beneficiary's written consent.

## 5 Contingent beneficiary designation

Complete this section to appoint a contingent (secondary) beneficiary for your account.

If there is no surviving beneficiary at the time of my death, I declare that the following contingent beneficiary shall receive all benefits due on my death in accordance with any applicable legislation. If there is no surviving contingent beneficiary at the time of my death, the proceeds shall be paid to my estate.

I revoke all previous contingent beneficiary appointments.

Beneficiary's first name	Middle initial	Last name	
Relationship to you* (refer to above values)		Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you* (refer to above values)		Date of birth (dd-mm-yyyy)	Percentage of benefits %
Beneficiary's first name	Middle initial	Last name	
Relationship to you* (refer to above values)		Date of birth (dd-mm-yyyy)	Percentage of benefits %

## 6 Contributions

Payroll deductions to be completed via Workday.

## 7 Investment instructions

Choose funds from one or more of the following investment approaches.

Percentages must be in whole numbers and total 100%.

I request Sun Life Assurance Company of Canada to allocate contributions to the plan as follows. This instruction applies to all future contributions.

### Help me do it - multi-risk target date funds

Pick the multi-risk target date fund, that matches your Investment Risk Profile, with the maturity date that is closest to when you will need your money.

	Percentage
McGill VSP 2015 Aggressive Profile (ZLD)	_____ %
McGill VSP 2020 Aggressive Profile (ZKH)	_____ %
McGill VSP 2025 Aggressive Profile (ZKK)	_____ %
McGill VSP 2030 Aggressive Profile (ZKN)	_____ %
McGill VSP 2035 Aggressive Profile (ZKQ)	_____ %
McGill VSP 2040 Aggressive Profile (ZKT)	_____ %
McGill VSP 2045 Aggressive Profile (ZKW)	_____ %
McGill VSP 2050 Aggressive Profile (ZKZ)	_____ %
McGill VSP 2055 Aggressive Profile (ZL2)	_____ %
McGill VSP 2060 Aggressive Profile (ZL5)	_____ %
McGill VSP 2065 Aggressive Profile (ZL8)	_____ %
McGill VSP 2020 Conservative Profile (ZKF)	_____ %
McGill VSP 2025 Conservative Profile (ZKI)	_____ %
McGill VSP 2030 Conservative Profile (ZKL)	_____ %
McGill VSP 2035 Conservative Profile (ZKO)	_____ %
McGill VSP 2040 Conservative Profile (ZKR)	_____ %
McGill VSP 2045 Conservative Profile (ZKU)	_____ %
McGill VSP 2050 Conservative Profile (ZKX)	_____ %

McGill VSP 2055 Conservative Profile (ZL0)	%
McGill VSP 2060 Conservative Profile (ZL3)	%
McGill VSP 2065 Conservative Profile (ZL6)	%
McGill VSP 2015 Moderate Profile (ZLC)	%
McGill VSP 2020 Moderate Profile (ZKG)	%
McGill VSP 2025 Moderate Profile (ZKJ)	%
McGill VSP 2030 Moderate Profile (ZKM)	%
McGill VSP 2035 Moderate Profile (ZKP)	%
McGill VSP 2040 Moderate Profile (ZKS)	%
McGill VSP 2045 Moderate Profile (ZKV)	%
McGill VSP 2050 Moderate Profile (ZKY)	%
McGill VSP 2055 Moderate Profile (ZL1)	%
McGill VSP 2060 Moderate Profile (ZL4)	%
McGill VSP 2065 Moderate Profile (ZL7)	%

**Let me do it**

Pick from any of the funds listed on this form to build your own portfolio that matches your Investment Risk Profile.

Percentage

TDAM Canadian Short Term Investment Segregated Fnd (QL0)	%
PH&N Bond Fund (U44)	%
McGill VSP Aggressive Profile (ZLB)	%
McGill VSP Conservative Profile (ZL9)	%
McGill VSP Moderate Profile (ZLA)	%
TDAM Low Vol Cdn Equity (QTK)	%
TDAM Intl Equity Index Fd (X41)	%
TDAM US Mkt Index (Reg) (QXH)	%
<b>Total</b>	<b>100 %</b>

If the total % does not equal 100%, or if this information is not completed, Sun Life Assurance Company of Canada reserves the right to invest the difference/total in the default fund chosen for the plan by your plan sponsor, which is the McGill VSP Moderate Profile Multi-Risk Target Date fund with the maturity date closest to, without exceeding, your 65<sup>th</sup> birthday.

**Automatic asset mix re-balance**

Your desired investment mix may change over time based on fund transfers and/or varying investment returns. Do you want your assets to be automatically re-balanced to reflect your specified fund allocation?

Yes      No

Employee contributions       

Your assets will be re-balanced as follows:

Frequency: Quarterly

Month(s): Mar, Jun, Sept, Dec.

Notes:

- The automatic asset mix re-balance option is applied to all funds including Target Date funds, which may not be appropriate for your investment approach
- Rebalancing occurs on the night of the third last business day of the month(s) specified

## 8 Your authorization and signature

I apply for a RSP to be established under the terms of the Group Annuity Policy issued by Sun Life Assurance Company of Canada.

I request that Sun Life Assurance Company of Canada apply for registration of the RSP as a registered retirement savings plan (RRSP) under the Income Tax Act (Canada) and, if applicable, under the Quebec Taxation Act.

I appoint the plan sponsor named in this Application to act as my agent for the purpose of the Plan, including payroll deductions, if applicable.

I agree to be bound by the terms of the Group Plan and, if applicable, any locking-in endorsement.

I require that all future communications, including this application and Group Plan documents, be provided in English.

I acknowledge that by enrolling in this plan, I am bound by the terms of the group savings plan contract\* between my plan sponsor and Sun Life Financial, the applicable details of which have been or will be provided or made available to me by Sun Life Financial or my plan sponsor as part of the enrolment process.

I understand that the funds available in my plan are offered under a group savings plan contract issued to my plan sponsor by Sun Life Financial.

I authorize Sun Life Assurance Company of Canada (Sun Life), its agents and service providers, to collect, use and disclose to my plan sponsor, its agents and service providers, my personal information, which may include annual income information, for the purpose of plan administration.

To support ongoing administration and effective management of the McGill group retirement or savings plans, I authorize Sun Life Assurance Company of Canada to provide access and reporting to McGill on member participation and activity.

I also authorize Sun Life, its agents and service providers to disclose my personal information to the advisor appointed by my plan sponsor, if any, or to my personal advisor for the purpose of enabling in-plan advisory services.

\*Group savings plan contract includes a group annuity policy issued by Sun Life.

Unless I select 'No' below, I agree that my information may be collected, used and shared with the members of the Sun Life Financial group of companies\*\*, their agents and service providers to inform me of other financial products and services that they believe meet my changing needs.

No, I refuse permission.

\*\*The companies in the Sun Life Financial group of companies mean only those companies identified in Sun Life Financial's Privacy Policy for Canada which is available on the Sun Life Financial website, [www.sunlife.ca](http://www.sunlife.ca).

Owner Signature

X

Date (dd-mm-yyyy)

## 9 Respecting your privacy

Respecting your privacy is a priority for the Sun Life group of companies. We keep in confidence personal information about you and the products and services you have with us to provide you with investment, retirement and insurance products and services to help you meet your lifetime financial objectives. To meet these objectives, we collect, use and disclose your personal information for purposes that include: underwriting; administration; claims adjudication; protecting against fraud, errors or misrepresentations; meeting legal, regulatory or contractual requirements; and we may tell you about other related products and services that we believe meet your changing needs.

The only people who have access to your personal information are our employees, distribution partners such as advisors, and third-party service providers, along with our reinsurers. We will also provide access to anyone else you authorize. Sometimes, unless we are otherwise prohibited, these people may be in countries outside Canada, so your personal information may be subject to the laws of those countries. You can ask for the information in our files about you and, if necessary, ask us in writing to correct it. To find out more about our privacy practices, visit [www.sunlife.ca/privacy](http://www.sunlife.ca/privacy).

Group Retirement Services are provided by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.