

Other QUICK and EASY way to enrol:

› **ONLINE:** www.inalco.com/enrolnow using your plan identification code:

ENROLMENT

Retirement Savings Plan (RSP)

1. Your group savings and retirement plan

Name of your employer or your plan sponsor CANADA WEST CONSTRUCTION UNION		
Contract number	Division number	Class number

2. Your personal information

Last name		First name	
Social Insurance Number		Date of birth YYYY-MM-DD	Sex Female <input type="checkbox"/> Male <input type="checkbox"/>
Mailing address (number, street and apartment)			
City		Province	
Country	Postal code	Telephone No. ()	
Email address		Language French <input type="checkbox"/> English <input type="checkbox"/>	

How would you like to receive your statements and other communications regarding your group savings and retirement plans?

- I accept to receive them by email or via CyberClient secure website. I will be notified by email when they are available.
- By mail.

By accepting to receive the communications by email, I agree to check my email and send Industrial Alliance any change in my email address. If changes are not communicated, Industrial Alliance cannot be held responsible for not transmitting the information through electronic communications. Industrial Alliance can mail me any documents that could not be transmitted electronically if required by law, if judged appropriate or if requested by myself upon payment of appropriate fees. This consent shall enter into force as of the date it is received and applies to all the group savings and retirement plans that I have with Industrial Alliance. For additional information, contact Industrial Alliance in writing or by email at pension@inalco.com.

Note: You will be able to unsubscribe from the electronic communications service at any time.

Need help?
1-800-567-5670

Electronic
communications
agreement

3. Your contributions

How much do you want to contribute through payroll deductions?

I authorize my employer to deduct a contribution representing _____% or \$_____ of my pre-tax salary per pay period.

Additional contributions beyond those provided for in your plan will be considered voluntary contributions.

Your total contributions, including your employer's contributions and those made to other registered savings products, cannot exceed the annual maximum permitted by the Canada Revenue Agency. Refer to your *Notice of Assessment*.

Aside from payroll deductions, here are other easy ways to contribute at any time to your group savings and retirement plan:

1. Preauthorized debit (we debit the money from your bank account)

Please complete and return the *Preauthorized Debit Agreement* form to us, which is available on our secure website at inalco.com/myaccount, or by calling 1-800-567-5670.

2. Cheque

Make a lump sum contribution to your plan with a cheque payable to Industrial Alliance, indicating your following contract and division numbers: **41947-002**.

Solutions available

a) Pre-Built

Choose a pre-built portfolio depending at what age you plan to retire and on your investor profile.

To help you establish your profile, complete the *Your Investor Profile* questionnaire.

OR

b) Build Your Own

You choose from all the investment funds available under your contract and build your own portfolio.

Choose only one solution.

If you select both, we cannot process your investment instructions.

4. Your investment instructions

Your Range of Investment Options

For more information about the investment options available in your contract, please refer to *Your Range of Investment Options* document.

CHOOSE ONLY ONE OF THE FOLLOWING SOLUTIONS: PRE-BUILT OR BUILD YOUR OWN

a) Pre-Built Solution

ATTITUDE Portfolios

The investment solution that evolves depending on your life cycle and your investor profile. For more information about ATTITUDE portfolios, see the *Your Range of Investment Options* document.

At what age do you plan to retire? _____

If no age is specified, the normal retirement age of 65 will be used.

Your investor profile (check one box only):

Conservative

Moderate

Balanced

Growth

Aggressive

OR

Did you know that your investment choice applies to your contributions and those your employer makes? Call us at 1-800-567-5670 if you want to have this changed.

At maturity, unless specified otherwise by you, the capital and interest of your guaranteed investments will be reinvested according to the current investment instructions. Call us at 1-800-567-5670 if you wish to modify these instructions.

b) Build Your Own Solution

Choose your investments and build your own portfolio in line with your investor profile.

Fund Name	Fund Code	Percentage
Income Funds		
Money Market	070	%
Emerald Canadian Bond Index (TD)	489	%
Bonds	020	%
Bonds (PH&N)	521	%
Diversified Funds		
Diversified	040	%
Fidelity Canadian Asset Allocation	462	%
Canadian Equity Funds		
Dividends	160	%
Canadian Equity Index (TD)	753	%
Canadian Equity Growth	464	%
FidelityTrue North R	270	%
Cdn Equity Small Cap (Montrusco)	511	%
Foreign Equity Funds		
Global Equity (Templeton)	465	%
International Equity Index (BlackRock)	300	%
International Equity (Hexavest)	852	%
U.S. Equity Index (BlackRock)	760	%
U.S. Equity (MFS)	513	%
Guaranteed Income Investments		
1 year guaranteed investments		%
3 year guaranteed investments		%
5 year guaranteed investments		%
Total (must equal 100%)		100%

I wish to activate the **rebalancing service of investment funds** (not available for guaranteed investments).

What are the benefits of the rebalancing service?

The automatic rebalancing service periodically adjusts the allocation of your investments to keep it in line with your investment instructions. With stock market fluctuations, your investment allocation will likely stray over time from the target distribution you defined in your investment instructions. As a result, you could end up with a portfolio that no longer reflects your investment goals, with a higher or lower risk level than you initially intended. With the automatic rebalancing service, the allocation of your investments is periodically adjusted to stay within the parameters established in your investment instructions. **The rebalancing service of investment funds will not be activated without instructions on your part.**

If you do not select an investment option, contributions will be invested according to the instructions specified in your contract, if such instructions exist. Otherwise, contributions will be deposited in the transitory account until valid instructions are received.

Please note that if amounts have already been deposited by your employer on your behalf in the plan you are currently enrolling in, these amounts will be invested according to the instructions specified in this form.

5. Your signature and other important information

Personal Information

In order to ensure the confidentiality of your personal information in its possession, Industrial Alliance Insurance and Financial Services Inc. will establish a file for the purposes of providing you with financial products and services. Your file will contain information about your application for the group savings and retirement plan as well as information about any request concerning the execution of this contract. Access to this file is limited to Industrial Alliance employees and agents responsible for file management, to persons you have authorized, and to persons legally entitled to do so.

Your file will be kept in Industrial Alliance's offices. You have the right to access the personal information contained in your file, as well as to have any erroneous information corrected that you are unable to change directly on the Industrial Alliance website or by any other means. To do so, you must send a request in writing to the following address:

Industrial Alliance Insurance and Financial Services Inc.
Privacy Officer, 522 University Avenue, Toronto, ON M5G 1Y7

I, the undersigned, hereby:

- affirm that all statements provided in the following document are true and complete.
- appoint my employer as agent, if applicable, and authorize it to act on my behalf to deduct contributions from my salary as stipulated in the contract and I appoint the contractholder or sponsor, as the case may be, as the authorized agent to act on my behalf for the purposes of my participation in the contract, notably for collecting and submitting contributions as set forth in the contract, determining default investment instructions and applying such instructions to my investments if I fail to provide any investment instructions and such default instructions have been determined.
- confirm that I understand and accept the conditions applicable to the present contract and my responsibilities, and that I wish to enrol in the contract.
- request that Industrial Alliance Insurance and Financial Services Inc. register my group RSP as a registered retirement savings plan under the *Income Tax Act* (Canada) and, if required, that it be locked in under the provisions of any applicable legislation.
- consent to the exchange and communication of my personal information between Industrial Alliance, the contractholder or sponsor and their authorized agents, including all representatives or brokers, for the purposes of administering the contract and the services provided under the contract, and I authorize the collection, use and communication of my personal information by Industrial Alliance for these purposes.
- confirm having read and understood the disclosure documents regarding this contract, including the information regarding investment options and applicable interest rates before selecting my investment instructions, and I understand my responsibilities.

YYYY-MM-DD

Signature

Date

To be valid, your enrolment form must be signed.



Yvon Charest - F.S.A., F.I.C.A.
President and Chief
Executive office
Industrial Alliance Insurance and Financial Services Inc.



Douglas A. Carrothers – LL. B., M.B.A.
Vice-President, Legal Services
Corporate Secretary
Industrial Alliance Insurance and Financial Services Inc.

What's next?

① Would you like to designate one or more beneficiaries?

You may fill out the *Beneficiary designation* form and attach it to your enrolment form.

② Where to send your documents?

Send both your enrolment form and beneficiary designation form to the following address:

Industrial Alliance Insurance and Financial Services Inc.
Group Savings and Retirement
522 University Avenue
Toronto, ON M5G 1Y7
Fax: 1-866-395-5553
pension@inalco.com

③ What will the next steps be?

You will receive a letter by mail for your records confirming your enrolment in the group savings and retirement plan. You will also receive by mail the information required to access CyberClient secure website and view your account information safely online.