



Please use a fillable application.

If you use a paper application, please ensure you print clearly and firmly to avoid possible delays. Minimize processing delays by reviewing the **RBC GIF New Account Reference Guide (form #89832)** to ensure the appropriate forms are completed.

**Advisor Information**

- Ensure you complete your advisor and dealer information in full and accurately. Any missing information could delay the processing of the application. **For non-registered contracts: indicate how the application was completed with the client.**

**Owner Information**

- If the Owner's address is a PO Box, you will also need to indicate their civic address.
- The Owner must be a resident of Canada for tax purposes, and must be 18 years of age.
- Owner's occupation is mandatory. Please be as specific as possible indicating the nature of business.
- Original IDs must be presented. Expiry dates and the jurisdiction of issue must be recorded directly on the application.
- For non-registered contracts:** Complete the Declaration of tax residency section – MANDATORY for all owners.

**Contract Type**

- Indicate the type of Contract and complete a separate application for each Contract type.

**Annuitant**

- Complete this section if the Annuitant is different than the Owner.
- The annuitant must be a resident of Canada.
- The Contract ends on the death of the Annuitant unless there is a successor annuitant named.

**Successor Annuitant**

- The death benefit will only be paid on the death of the last surviving Annuitant. A Successor Annuitant cannot be named as beneficiary (Successor annuitant is only applicable to non-registered, RIF and PRIF).

**Beneficiaries**

- If the Owner wishes the death benefit be payable to one or more of their beneficiaries in the form of a non-commutable payout annuity, please complete the **RBC GIF Beneficiary Designation and Settlement Election Form #111494** along with this application.
- The designation of an Irrevocable Beneficiary means that the Owner cannot change the beneficiary designation without the consent of the irrevocable beneficiary. The Owner must also obtain the consent of the irrevocable beneficiary to request any future transactions, including but not limited to, the redemption of funds, the assignment of the contract, or a change in the ownership of the contract. Please note that if the irrevocable beneficiary is a minor, the minor cannot provide consent for these transactions, nor can a parent, guardian or tutor acting on a minor's behalf. These consents are not required from a Revocable Beneficiary. The revocable beneficiary does not have any legal rights related to the account. Once the Owner names a new beneficiary, the previous revocable beneficiary's interest is extinguished.

**Deposits**

- All deposits must be arranged by **Pre-Authorized Debit**. The **Pre-Authorized Debit (PAD) Agreement** at the back of the application must be completed in full, along with a copy of the specimen cheque marked "Void". If funds are coming from another financial institution, please include copies of transfer documents and **send the original forms directly to the relinquishing financial institution (we recommend you include a copy of a recent client statement of the relinquishing account).**
- If funds are being paid by a one-time withdrawal from your client's bank account, please complete the **RBC One-Time Pre-Authorized Debit Agreement Form at the back of the application, along with a specimen cheque marked "Void"**, and submit it with this application.

**Investment Instructions**

- Ensure you choose the correct fund number for the Funds you have chosen and the percentages allocated to each Fund total 100%.

**FAX completed applications to 1-866-480-3225 (retain originals until trade confirmation is received)**  
**To obtain a status of the application, contact RBC Investor Services Trust at 1-866-372-2443 (Advisors only)**

## COLLECTION AND USE OF PERSONAL INFORMATION

### Collecting your personal information

We (RBC Life Insurance Company) may from time to time collect information about you such as:

- information establishing your identity (for example, name, address, phone number, date of birth, email address, etc.) and your personal background;
- information related to or arising from your relationship with and through us;
- information you provide through the application and claim process for any of our insurance products and services; and
- information for the provision of products and services.

We may collect information from you, either directly or through representatives. We may collect and confirm this information during the course of our relationship. We may also obtain this information from a variety of sources including hospitals, doctors and other health care providers, the MIB, Inc., the government (including government health insurance plans) and other governmental agencies, other insurance companies, financial institutions, motor vehicle reports, and your employer.

### Using your personal information

This information may be used from time to time for the following purposes:

- to verify your identity and investigate your personal background;
- to issue and maintain insurance products and services you may request;
- to evaluate insurance risk and manage claims;
- to better understand your insurance situation;
- to determine your eligibility for insurance products and services we offer;
- to help us better understand the current and future needs of our clients;
- to communicate to you any benefit, feature and other information about products and services you have with us;
- to help us better manage our business and your relationship with us; and
- as required or permitted by law.

For these purposes, we may make this information available to our employees,

our agents and service providers, and third parties, who are required to maintain the confidentiality of this information.

In the event our service provider is located outside Canada, the service provider is bound by, and the information may be disclosed in accordance with, the laws of the jurisdiction in which the service provider is located. Third parties may include other insurance companies, the MIB, Inc. and financial institutions.

We may also use this information and share it with RBC® companies (i) to manage our risks and operations and those of RBC companies, (ii) to comply with valid requests for information about you from regulators, government agencies, public bodies or other entities who have a right to issue such requests, and (iii) to let RBC companies know your choices under “Other uses of your personal information” for the sole purpose of honouring your choices.

**If we have your social insurance number, we may use it for tax related purposes and share it with the appropriate government agencies.**

*Please note that this paragraph is not applicable if this form is submitted by an independent representative or a representative that is attached to a firm other than RBC Insurance®.*

### Other uses of your personal information

- We may use this information to promote our products and services, and promote products and services of third parties we select, which may be of interest to you. We may communicate with you through various channels, including telephone, computer or mail, using the contact information you have provided.
- We may also, where not prohibited by law, share this information with RBC companies for the purpose of referring you to them or promoting to you products and services which may be of interest to you. We and RBC companies may communicate with you through various channels, including telephone, computer or mail, using the contact information you have provided. You acknowledge that as a result of such sharing they may advise us of those products or services provided.
- If you also deal with RBC companies, we may, where not prohibited by law,

consolidate this information with information they have about you to allow us and any of them to manage your relationship with RBC companies and our business.

You understand that we and RBC companies are separate, affiliated corporations. RBC companies include our affiliates which are engaged in the business of providing any one or more of the following services to the public: deposits, loans and other personal financial services; credit, charge and payment card services; trust and custodial services; securities and brokerage services; and insurance services.

**You may choose not to have this information shared or used for any of these “Other uses” by contacting us as set out below, and in this event, you will not be refused insurance products or services just for that reason. We will never use or share your health information for these purposes. We will respect your choices and, as mentioned above, we may share your choices with RBC companies for the sole purpose of honouring your choices regarding “Other uses of your personal information.”**

### Your right to access your information

You may obtain access to the information we hold about you at any time and review its content and accuracy, and have it amended as appropriate; however, access may be restricted as permitted or required by law. To request access to such information, to ask questions about our privacy policies or to request that the information not be used for any or all of the purposes outlined in “Other uses of your personal information” you may do so now or at any time in the future by contacting us at:

**RBC Life Insurance Company  
P. O. Box 515, Station “A”  
Mississauga, Ontario  
L5A 4M3  
Telephone: 1-877-933-4800**

### Our privacy policies

You may obtain more information about our privacy policies by asking for a copy of our “Financial fraud prevention and privacy protection” brochure, by calling us at the toll free number shown above or by visiting our web site at [www.rbc.com/privacy](http://www.rbc.com/privacy)

For more information about this product, visit our website at [www.rbcinsurance.com/segregated-funds](http://www.rbcinsurance.com/segregated-funds) or call 1-877-933-4800.

## WHAT YOU UNDERSTAND AND AGREE TO WHEN YOU SIGN THIS APPLICATION

Your signature in the later pages of this application confirms that:

- You have reviewed your investment objectives and risk profile with your advisor and agree that the Fund(s) chosen are suitable within the context of your overall investment portfolio;
- You are applying for an RBC Guaranteed Investment Funds variable annuity contract, the information you have provided in this application is complete and accurate, and you will notify us if any of the information changes;
- You will notify your advisor or RBC Life Insurance Company of any changes to the information you have provided for the duration of this Contract;
- If you are applying for a registered Contract, you have asked us to register it under the Income Tax Act (Canada) and any applicable provincial income tax legislation;
- You understand that your Contract will be effective on the Valuation Date by which we have both (a) received your first Deposit, and (b) determined that the initial set-up criteria for your Contract have been met. We will send you a confirmation notice of the effective date of your Contract;
- Your Contract does not provide a guaranteed rate of return or a guarantee of the value of any payment made at a time other than the deposit maturity date, contract maturity date or upon death of the Annuitant. Unit values and the market value of your Contract for any other payment will increase or decrease in value according to the fluctuations in the market value of the assets of the Funds;
- We are authorized to accept instructions from your advisor to execute financial and non-financial transactions, including but not limited to purchases, redemptions, switches and resets in accordance with your instructions and the Contract provisions;
- We are authorized to deliver your Contract and any other documents to your dealer or advisor;
- You understand that an irrevocable beneficiary designation will limit certain rights you have under your Contract unless you receive written consent from the beneficiary. A parent, guardian or tutor cannot provide consent on behalf of a minor who has been named as irrevocable beneficiary;
- For a LIRA, Locked-in RSP, RLSP, LIF, LRIF or RLIF, the rights of a beneficiary may be restricted as set out in your Contract or locking-in endorsement;
- Pursuant to Section 90 of the Financial Institutions Act of British Columbia, the financial product you are being offered is supplied by RBC Life Insurance Company (RBC Life), a company licensed to carry on business in British Columbia, and your advisor represents that (a) he/she is acting as a licensed insurance representative on behalf of RBC Life, (b) he/she will be entitled to receive commission from RBC Life on successful completion of this transaction, (c) the commission may take the form of an acquisition commission and/or an ongoing service commission, and (d) there is no condition associated with this transaction requiring that you must transact additional or other business with either your advisor or RBC Life;
- You have read the section entitled "Collection and Use of Personal Information" in this application and understand and agree to its terms; and
- You may discuss any questions or concerns you may have by contacting your advisor or our Correspondence Office. More information about our complaint resolution procedures is available on the Internet at [www.rbcinsurance.com](http://www.rbcinsurance.com)



In this application, the terms "you" and "your" mean the Owner or Owners. The terms "we," "our" and "us" refer to RBC Life Insurance Company (RBC Life). RBC Life is the issuer of the RBC® Guaranteed Investment Funds Contracts (the "Contracts") and the guarantor of any guarantee provisions.

Please print clearly and firmly. All changes must be initialed by ALL persons signing this application.

Advisor Information (MANDATORY)

Please fax the completed and signed application to:

1-866-480-3225

or mail/courier to:

RBC Life Insurance Company c/o RBC Investor Services Trust, Shareholder Services, 155 Wellington St W, 3rd Floor, Toronto, ON M5V 3L3

Form with fields: Name of advisor (First name, Initial, Last name), Advisor code, Client Nominee Account Number, Dealer/agency name, Advisor/MGA office email address, Dealer code

MANDATORY for Non-Registered Contracts

How was the application completed with the client(s)?

- Face to Face, Remotely using a screen sharing/video conference tool

(Must complete the Supplementary Dual Method ID form for Cash accounts)

1 Contract Owner Information

A Contract Owner must be a resident of Canada for income tax purposes.

In the case of REGISTERED CONTRACTS, the owner is always the annuitant as defined in the Income Tax Act.

You have expressly requested that this application, your Contract and all related documents, including notices, be in the English language.

Vous avez expressément demandé que cette demande, votre Contract et tous documents y afférents, y compris tout avis, soient rédigés en langue anglaise. (Quebec only/Québec seulement)

Which current, valid and original government issued photo ID are you showing to verify your AGE and IDENTITY as required by law?

MANDATORY for face to face meetings.

If meeting is done remotely, it is MANDATORY to complete form # 125096 (Supplementary Form for Dual Method authentication)

For Non-Registered Contracts: If the Owner of this contract is a Corporation or a Non-Individual Applicant (ie: corporation, trust or other organization), please complete the RBC Guaranteed Investment Funds Non-Individual form, and provide photocopies of the documents as listed on the form.

Form with fields: Your legal name (First name, Initial, Last name), Language preference (English, French), Date of birth, Sex (Female, Male), Social Insurance Number (SIN) or Business Number (BN), Mailing Address, City or town, Province, Postal code, Telephone number, Email address

If your mailing address above is a PO Box, General Delivery, or Rural Route, please provide your civic or street address below.

Form with field: Street Address (number, street and apartment)

Your Occupation (Job title and nature of business – please be specific) (MANDATORY)

Retired

Government issued photo ID

Form with fields: Passport, Driver's licence, Other federal or provincial government issued valid photo ID, Document number, Expiry date, Jurisdiction of document issue (Province or Territory, Country)

Declaration of tax residence (Mandatory Question for Non-Registered Contracts)

If the owner of this contract is a Corporation or a Non-Individual Applicant, and not a Sole Proprietorship (i.e. corporation, trust or other organization), please complete form 117444-CRS/FATCA Declaration of Tax Residence for Entities.

Tick (✓) all of the options that apply to you.

Are you a tax resident of any countries other than Canada? Yes No

Form with fields: I am a tax resident or a citizen of the United States, TIN from the United States, If you do not have a TIN from the United States, have you applied for one? Yes No

I am a tax resident of a jurisdiction other than Canada or the United States. If you do not have a TIN for a specific jurisdiction, give the reason using one of these choices:

- Reason 1: I will apply or have applied for a TIN but have not yet received it. Reason 2: My jurisdiction of tax residence does not issue TINs to its residents. Reason 3: Other reason.

For this form, "other reason" is enough. However, you still have to tell your financial institution the specific reason.

Table with 3 columns: Jurisdiction of tax residence, Taxpayer identification number, If you do not have a TIN, choose reason 1, 2, or 3.

2 Nominee Information

Form with fields: Nominee Non-Registered, Nominee Registered (self-directed)\* Please check one: RSP, SRSP, RLSP, LRSP, LIRA, RIF, SRIF, LIF, LRIF, PRIF, RLIF

\*Trustee name or name of Agent for Trustee (for registered only):

Wire Order number:

**Complete sections 3 to 6 for Non-Registered Contracts only. (MANDATORY)**

**3 Purpose of Investment**

(Check all that apply)

<input type="checkbox"/> Long Term Investment	<input type="checkbox"/> Retirement Savings	<input type="checkbox"/> Estate Planning
<input type="checkbox"/> Business/Key Person Protection	<input type="checkbox"/> Other _____	

**4 Will the Contract have Joint Owners?**

**Joint Ownership with right of survivorship means if one of the owners dies, and the surviving Owner is elected as successor annuitant, the surviving Owner will assume full ownership of the contract.**

4a  Yes (Please complete section 4b)  No (Please proceed to section 5)

**4b Will the joint owner be the successor annuitant?**

- Yes (on the death of the primary annuitant the contract continues with the joint owner as successor annuitant)  
 No (on the death of the sole annuitant the contract will cease and a death benefit will be paid out according to the beneficiary designation on record)

Your full legal name		First name	Initial	Last name
Date of birth (dd/mm/yyyy)	Sex <input type="checkbox"/> Female <input type="checkbox"/> Male		Social Insurance Number (SIN) or Business Number (BN)	
Mailing Address (number, street and apartment) <input type="checkbox"/> SAME AS SECTION 1				
City or town		Province	Postal code	Telephone number

If your mailing address above is a PO Box, General Delivery, or Rural Route, please provide your civic or street address below

Street Address (number, street and apartment)

**Your Occupation (Job title and nature of business – please be specific) (MANDATORY)**  Retired

Which current, valid and original government issued photo ID are you showing to verify your AGE and IDENTITY as required by law? (MANDATORY)

**Government issued photo ID**

<input type="checkbox"/> Passport	<input type="checkbox"/> Driver's licence	<input type="checkbox"/> Other federal or provincial government issued valid photo ID. Please specify:	
Document number	Expiry date (dd/mm/yyyy)	Jurisdiction of document issue: (MANDATORY)	
		Province or Territory	Country

In Quebec, joint owners who wish to obtain the same legal effect as the right of survivorship must each appoint the other owner as his/her subrogated policy holder.

**Quebec only:**

- As contract owner I hereby appoint the joint owner specified in section 4b as my subrogated policy holder.  
 As joint owner I hereby appoint the contract owner specified in section 1 as my subrogated policy holder.

**Declaration of tax residence (Mandatory Question for Non-Registered Contracts)**

Tick (✓) all of the options that apply to you.

Are you a tax resident of any countries other than Canada?  Yes  No

I am a tax resident or a citizen of the United States. TIN from the United States  
If you ticked this box, give your taxpayer identification number (TIN) from the United States: 

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If you do not have a TIN from the United States, have you applied for one?  Yes  No

I am a tax resident of a jurisdiction other than Canada or the United States.  
If you ticked this box, give your jurisdictions of tax residence and taxpayer identification numbers.  
If you do not have a TIN for a specific jurisdiction, give the reason using one of these choices:  
**Reason 1:** I will apply or have applied for a TIN but have not yet received it.  
**Reason 2:** My jurisdiction of tax residence does not issue TINs to its residents.  
**Reason 3:** Other reason.  
For this form, "other reason" is enough. However, you still have to tell your financial institution the specific reason.

Jurisdiction of tax residence	Taxpayer identification number	If you do not have a TIN, choose reason 1, 2, or 3.

**5 Do you want to name a Successor Owner?**

You may name someone to succeed you as Owner of the Contract in the event of your death.

**IMPORTANT: If you want the contract to continue on the death of the owner and annuitant, you must name a successor owner and a successor annuitant.**

Yes (Please complete section below)  No

Full legal name of Successor Owner			Relationship to Contract Owner	
First name	Initial	Last name		

In Quebec, a Successor Owner is called a subrogated policyholder.

**6 Is the Annuitant different from the Owner named in section 1?**

On the death of the Annuitant, a death benefit will be payable unless a Successor Annuitant is named in Section 4 or 7.

**Mandatory question for Corporation or Non-Individual applicants. The Annuitant MUST be an individual.**

<input type="checkbox"/> Yes (Please complete information below)		<input type="checkbox"/> No (Annuitant will be the same person named in section 1)	
Full legal name of Annuitant First name                      Initial    Last name		Relationship to Contract Owner	
Date of birth (dd/mm/yyyy)	Sex <input type="checkbox"/> Female <input type="checkbox"/> Male		
Address (number, street and apartment) <input type="checkbox"/> SAME AS SECTION 1			
City or town		Province	Postal code

**7 Is there a Successor Annuitant?**

<input type="checkbox"/> Yes (Please complete information below)		<input type="checkbox"/> No (Proceed to next section)	
<b>Non-Registered Contract:</b> If you name a Successor Annuitant, on the death of the first Annuitant, no death benefit is payable and the Contract will continue. (If you are named a <b>joint owner complete section 4 only.</b> )			
<b>RIF and PRIF:</b> The Successor Annuitant must be your spouse or common-law partner. At the time of your death, this Contract will continue to be in force and your spouse or common-law partner will become the Owner.			
Full legal name    First name                      Initial    Last name		Relationship to Contract Owner	
Date of birth (dd/mm/yyyy)	Sex <input type="checkbox"/> Female <input type="checkbox"/> Male		Social Insurance Number (SIN) or Business Number (BN)
<input type="checkbox"/> If permitted by law I reserve the right to revoke this election.			

**8 Beneficiary Designation and Settlement Election for Cash Accounts Only**

The persons you name here will receive a death benefit on the death of the last surviving Annuitant. **A beneficiary cannot be the same as the Annuitant or Successor Annuitant. If an annuitant is designated, the death benefit will automatically default to the Owner.**

In the absence of a designated beneficiary, or if the designation is Estate:

- If the owner and annuitant are different, benefits will be payable to the Owner.
- If the owner and annuitant are the same, benefits will be payable to the Annuitant's estate.

**If you want the death benefit to be payable to one or more of your beneficiaries in the form of a noncommutable payout annuity, please:**

- 1) check here  and
- 2) complete the **RBC Guaranteed Investment Funds Beneficiary Designation and Settlement Election form** along with this application (do not complete the beneficiary designation charts below).

Primary beneficiary legal name(s) or corporate name	Relationship to Annuitant (in Quebec, relationship to Owner)	Share of benefits	Designation
First name    Initial    Last name		%	<input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable
First name    Initial    Last name		%	<input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable
<b>TOTAL (must equal 100%)</b>		100 %	

**If boxes are unchecked the designation will be considered revocable (except in Quebec).**

Secondary beneficiary legal name(s) or corporate name A secondary beneficiary does not have any rights if a named primary beneficiary exists.	Relationship to Annuitant (in Quebec, relationship to Owner)	Share of benefits	Designation
First name    Initial    Last name		%	<input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable
First name    Initial    Last name		%	<input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable
<b>TOTAL (must equal 100%)</b>		100 %	

**If boxes are unchecked the designation will be considered revocable (except in Quebec).**

**FOR QUEBEC APPLICANTS ONLY,** if you have named your spouse or civil union partner as beneficiary, the designation is irrevocable unless you check here:  REVOCABLE

**Important: the stipulation above only applies to a married or civil union spouse and not to a common-law partner.**

Minor Beneficiary Information

**IF THE BENEFICIARY IS A MINOR:** The trustee(s) is authorized in his/her sole discretion to use the benefits under the Contract for the education or maintenance of the beneficiaries and to exercise any right of the beneficiaries under the Contract. (Please note in Quebec, significant differences exist between the rights of a tutor and a trustee. Consult your professional advisor.)

Minor Beneficiary's date of birth	Trustee's Full Name
Minor Beneficiary's date of birth	Trustee relationship to life insured
Trustee's address	

**9 Source of Funds**

<b>9a Are payments being made to this Contract by an individual or entity other than the Owner?</b> <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, please complete the following information.				
<b>9b Contributor Information</b>				
Legal Name First name		Initial	Last name	Date of Birth (dd/mm/yyyy)
Relationship to Owner		If a corporation, provide incorporation number and place of incorporation.		
Address (number, street and apartment)				
City or town			Province	Postal code
<b>If your mailing address above is a PO Box, General Delivery, or Rural Route, please provide your civic or street address below.</b>				
Address (number, street and apartment)				
<b>Your Occupation (Job title and nature of business – please be specific) (MANDATORY)</b>				
<input type="checkbox"/> Retired				

**10 Additional Information**

Please note any additional information or instructions here.

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**11 Please sign here**

If there is more than one Contract Owner, all Owners must sign here. For corporations, signature(s) of binding officer(s) and their title(s). For trusts, all trustees must sign unless the trust agreement specifies otherwise.

**Owner Declaration**

By signing below, you confirm that:

- **no other individual or entity will give directions to the policy owner(s) regarding the purchase of the Contract or receiving payments;**
- you have reviewed or been given the opportunity to review all the sections of the completed application, if all or any sections of **this application were completed using a screen sharing/video conference tool;**
- you have received a copy of the application, the RBC Guaranteed Investment Funds Information Folder and Contract and the Fund Facts, and that your advisor has explained and discussed the contents of these;
- you have read and agree to the information in “Collection and Use of Personal Information” and “What You Understand and Agree to When You Sign This Application,” which form part of this application;
- you agree the information you provided is complete and accurate;
- you understand that RBC Life shall not be liable for following the instructions provided by the representative/distributor;
- you understand that the effective date of the contract will be the date shown on the confirmation notice as the effective date of the first premium deposit;
- you acknowledge that possible creditor protection may be lost by having the Contract held in the name of an Investment Dealer or someone who is not the individual owner;
- you have received this and all related documents in English.

Your signature also authorizes

- RBC Life to deliver the policy and any other documents to the Distributor;
- RBC Life to accept instructions from the Distributor to execute financial and non-financial transactions including but not limited to purchases, redemptions, switches and resets in accordance with your instructions and the Contract provisions;
- if funds are locked-in, you hereby acknowledge having reviewed the addendum for the applicable plan in the applicable jurisdiction. This addendum forms part of your Contract;
- for Manitoba only, the addendum must be signed and returned with the application.
- If you reside in the Province of Quebec, you were presented French versions of the RBC Guaranteed Investment Funds Information Folder and Contract, Funds Facts, and this application, but you expressly requested to enter into a version of the agreements drawn up exclusively in English. Therefore, you expressly agree that the agreements governing the Insurance and all related documents, including notices, be drawn up exclusively in English. Si vous habitez au Québec, on vous a remis la version française de la Notice explicative et du contrat des Fonds de placement garanti RBC, de l’aperçu des fonds et de la présente demande, mais vous avez expressément demandé de conclure les versions rédigées exclusivement en anglais de ces conventions. Par conséquent, vous acceptez expressément que les conventions régissant l’assurance et tous les documents connexes, y compris les avis, soient rédigés exclusivement en anglais.

Signature of Contract Owner	Date signed (dd/mm/yyyy)	Province
Signature of Contract Joint Owner	Date signed (dd/mm/yyyy)	Province
Signature of Annuitant (if different from Owner)	Date signed (dd/mm/yyyy)	Province
Signature of Successor Annuitant (if appointed in Sections 4 and 7)	Date signed (dd/mm/yyyy)	Province

**Advisor Declaration**

By signing below:

- advisors confirm that they have provided a copy, explained and discussed the contents of this application, the RBC Guaranteed Investment Funds Information Folder and Contract and the Fund Facts;
- advisors confirm that they are appropriately licensed and that they will receive compensation if this application is accepted by RBC Life;
- advisors confirm that they have disclosed the following in writing to the Proposed Owner:
  - the name of the company/companies they represent;
  - that they receive commissions and/or a salary for the sale of the insurance-based investment products;
  - that they may receive bonuses or non-monetary benefits such as invitations to conferences or other incentives; and
  - any conflict of interest they may have with respect to the sale of this product;
- **advisors confirm that if the owner identification was collected remotely, that they have followed the dual method identification collection process;**
- advisors confirm that on the below date the Owner had presented original government issued photo ID to confirm their identity and that applicant’s name, type of document, issuing jurisdiction and county, document number and expiry date (if applicable) were correctly transcribed from such document;
- advisors confirm that they have provided the “Principles for the Sale of Insurance” document to applicants residing in the province of Newfoundland and Labrador;
- If an error is made (such as NSF payments or incorrect or incomplete instructions), we reserve the right to charge your client for any expenses or investment losses that occur as a result of the error.
- If this application is faxed to RBC Investor Services Trust, you agree to NOT mail the original application. **Should any duplication of transactions occur as a result of a fax and original being submitted, you the advisor will be responsible for any resulting costs for the reversal of the transaction (if applicable).** We have the right to request the original application in the event the fax is not clear
- With respect to clients who reside in the province of Quebec, advisors confirm that they presented to the client(s) French versions of the RBC Guaranteed Investment Funds Information Folder and Contract, Funds Facts, and this application, but the client(s) expressly requested to enter into a version of the agreements drawn up exclusively in English.

Signature of advisor	Date signed (dd/mm/yyyy)
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**Invest Series Funds and Fund Codes Offered in RBC GIF as of May 2023**

Asset class	Fund name – Invest Series (75/75)	ISC	CBO	FSC
Money Market	RBC Canadian Money Market GIF*	RLI 125	RLI 115A	RLI 125F
Fixed Income	RBC Canadian Short-Term Income GIF	RLI 225	-	-
	RBC Bond GIF	RLI 325	RLI 315A	RLI 325F
	RBC PH&N Total Return Bond GIF	RLI 2525	RLI 2515A	RLI 2525F
	RBC Global Bond GIF	RLI 1725	RLI 1715A	RLI 1725F
	RBC BlueBay Global Convertible Bond GIF (Canada)	RLI 2925	-	-
	RBC High Yield Bond GIF	RLI 2825	-	-
Balanced	RBC Balanced GIF	RLI 425	RLI 415A	RLI 425F
	RBC Vision Balanced GIF	RLI 4125	RLI 4115A	-
	RBC Conservative Growth & Income GIF	RLI 3325	RLI 3315A	RLI 3325F
	RBC Balanced Growth & Income GIF	RLI 3025	RLI 3015A	RLI 3025F
	RBC Global Growth & Income GIF	RLI 3425	RLI 3415A	RLI 3425F
	RBC PH&N Monthly Income GIF	RLI 2425	RLI 2415A	RLI 2425F
	RBC Global Balanced GIF	RLI 1925	RLI 1915A	RLI 1925F
Portfolio Solutions	RBC Select Conservative GIF**	RLI 1425	RLI 1415A	RLI 1425F
	RBC Select Balanced GIF	RLI 1325	RLI 1315A	RLI 1325F
	RBC Select Growth GIF	RLI 1525	RLI 1515A	RLI 1525F
	RBC Select Aggressive Growth GIF	RLI 1625	RLI 1615A	RLI 1625F
Global Portfolio Solutions	RBC Global Conservative GIF	RLI 3625	RLI 3615A	RLI 3625F
	RBC Global Balanced GIF	RLI 3525	RLI 3515A	RLI 3525F
	RBC Global Growth GIF	RLI 3725	RLI 3715A	RLI 3725F
	RBC Global All-Equity GIF	RLI 3825	RLI 3815A	RLI 3825F
Canadian Equity	RBC Canadian Dividend GIF	RLI 525	RLI 515A	RLI 525F
	RBC Canadian Equity GIF	RLI 625	RLI 615A	RLI 625F
	RBC Vision Canadian Equity GIF	RLI 4225	RLI 4215A	-
	RBC O'Shaughnessy All-Canadian Equity GIF	RLI 2025	-	-
	RBC PH&N Canadian Income GIF	RLI 2625	-	-
North American Equity	RBC North American Value GIF	RLI 2725	RLI 2715A	RLI 2725F
	RBC North American Growth GIF	RLI 725	RLI 715A	RLI 725F
U.S. Equity	RBC U.S. Dividend GIF	RLI 1825	RLI 1815A	RLI 1825F
	RBC U.S. Equity GIF	RLI 825	RLI 815A	RLI 825F
	RBC QUBE Low Volatility US Equity GIF	RLI 3925	RLI 3915A	RLI 3925F
	RBC O'Shaughnessy U.S. Value GIF	RLI 925	-	-
International and Global Equity	RBC O'Shaughnessy International Equity GIF	RLI 1225	-	-
	RBC Emerging Markets Dividend GIF	RLI 3225	RLI 3215A	RLI 3225F
	RBC Global Dividend Growth GIF	RLI 1125	RLI 1115A	RLI 1125F
	RBC Global Equity GIF	RLI 3125	RLI 3115A	RLI 3125F
	RBC QUBE Low Volatility Global Equity GIF	RLI 4025	RLI 4015A	RLI 4025F

**Series 1 Funds and Fund Codes Offered in RBC GIF as of May 2023**

Asset class	Fund name – Series 1 (75/100)	ISC	CBO	FSC
Money Market	RBC Canadian Money Market GIF*	RLI 120	RLI 110A	RLI 120F
Fixed Income	RBC Canadian Short-Term Income GIF	RLI 220	-	-
	RBC Bond GIF	RLI 320	RLI 310A	RLI 320F
	RBC PH&N Total Return Bond GIF	RLI 2520	RLI 2510A	RLI 2520F
	RBC Global Bond GIF	RLI 1720	RLI 1710A	RLI 1720F
	RBC High Yield Bond GIF	RLI 2820	-	-
Balanced	RBC Balanced GIF	RLI 420	RLI 410A	RLI 420F
	RBC Vision Balanced GIF	RLI 4120	RLI 4110A	-
	RBC Conservative Growth & Income GIF	RLI 3320	RLI 3310A	RLI 3320F
	RBC Balanced Growth & Income GIF	RLI 3020	RLI 3010A	RLI 3020F
	RBC Global Growth & Income GIF	RLI 3420	RLI 3410A	RLI 3420F
	RBC PH&N Monthly Income GIF	RLI 2420	RLI 2410A	RLI 2420F
Portfolio Solutions	RBC Global Balanced GIF	RLI 1920	RLI 1910A	RLI 1920F
	RBC Select Conservative GIP**	RLI 1420	RLI 1410A	RLI 1420F
	RBC Select Balanced GIP	RLI 1320	RLI 1310A	RLI 1320F
	RBC Select Growth GIP	RLI 1520	RLI 1510A	RLI 1520F
	RBC Select Aggressive Growth GIP	RLI 1620	RLI 1610A	RLI 1620F
Global Portfolio Solutions	RBC Global Conservative GIP	RLI 3620	RLI 3610A	RLI 3620F
	RBC Global Balanced GIP	RLI 3520	RLI 3510A	RLI 3520F
	RBC Global Growth GIP	RLI 3720	RLI 3710A	RLI 3720F
	RBC Global All-Equity GIP	RLI 3820	RLI 3810A	RLI 3820F
Canadian Equity	RBC Canadian Dividend GIF	RLI 520	RLI 510A	RLI 520F
	RBC Canadian Equity GIF	RLI 620	RLI 610A	RLI 620F
	RBC Vision Canadian Equity GIF	RLI 4220	RLI 4210A	-
	RBC O'Shaughnessy All-Canadian Equity GIF	RLI 2020	-	-
	RBC PH&N Canadian Income GIF	RLI 2620	-	-
North American Equity	RBC North American Value GIF	RLI 2720	RLI 2710A	RLI 2720F
	RBC North American Growth GIF	RLI 720	RLI 710A	RLI 720F
U.S. Equity	RBC U.S. Dividend GIF	RLI 1820	RLI 1810A	RLI 1820F
	RBC U.S. Equity GIF	RLI 820	RLI 810A	RLI 820F
	RBC QUBE Low Volatility US Equity GIF	RLI 3920	RLI 3910A	RLI 3920F
	RBC O'Shaughnessy U.S. Value GIF	RLI 920	-	-
International and Global Equity	RBC O'Shaughnessy International Equity GIF	RLI 1220	-	-
	RBC Global Dividend Growth GIF	RLI 1120	RLI 1110A	RLI 1120F
	RBC QUBE Low Volatility Global Equity GIF	RLI 4020	RLI 4010A	RLI 4020F

**Series 2 Funds and Fund Codes Offered in RBC GIF as of May 2023**

Asset class	Fund name – Series 2 (75/100 with Resets)	ISC	CBO	FSC
Fixed Income	RBC Canadian Money Market GIF*	RLI 150	RLI 140A	RLI 150F
	RBC Canadian Short-Term Income GIF	RLI 250	-	-
	RBC Bond GIF	RLI 350	RLI 340A	RLI 350F
	RBC PH&N Total Return Bond GIF	RLI 2550	RLI 2540A	RLI 2550F
	RBC Global Bond GIF	RLI 1750	RLI 1740A	RLI 1750F
Balanced	RBC Balanced GIF	RLI 450	RLI 440A	RLI 450F
	RBC Vision Balanced GIF	RLI 4150	RLI 4140A	-
	RBC Conservative Growth & Income GIF	RLI 3350	RLI 3340A	RLI 3350F
	RBC Balanced Growth & Income GIF	RLI 3050	RLI 3040A	RLI 3050F
	RBC Global Growth & Income GIF	RLI 3450	RLI 3440A	RLI 3450F
	RBC PH&N Monthly Income GIF	RLI 2450	RLI 2440A	RLI 2450F
	RBC Global Balanced GIF	RLI 1950	RLI 1940A	RLI 1950F
Portfolio Solutions	RBC Select Conservative GIP**	RLI 1450	RLI 1440A	RLI 1450F
	RBC Select Balanced GIP	RLI 1350	RLI 1340A	RLI 1350F
	RBC Select Growth GIP	RLI 1550	RLI 1540A	RLI 1550F
	RBC Select Aggressive Growth GIP	RLI 1650	RLI 1640A	RLI 1650F
Global Portfolio Solutions	RBC Global Conservative GIP	RLI 3650	RLI 3640A	RLI 3650F
	RBC Global Balanced GIP	RLI 3550	RLI 3540A	RLI 3550F
	RBC Global Growth GIP	RLI 3750	RLI 3740A	RLI 3750F
	RBC Global All-Equity GIP	RLI 3850	RLI 3840A	RLI 3850F

\* GIF refers to Guaranteed Investment Fund.

\*\* GIP refers to Guaranteed Investment Portfolio.