



Segregated Fund Application

RSP and LIRA INDIVIDUAL VARIABLE ANNUITY CONTRACT

FOR FUNDSERV TRANSACTIONS ONLY

Dealer Code Rep Code Contract number Client number
Dealer Support (FUNDSERV) Client Services
Tel: 506-853-6040/1-855-577-3863 • Fax: 506-853-9369/1-855-430-0588
Email: fundserv.support@assumption.ca

1. Owner/Annuitant

When the contract is registered, the Owner/Annuitant is also the annuitant. The annuitant is also the contributor, except if it's a spousal RSP.

Name Last Name Sex: M F
Date of Birth Day Month Year
Address
Marital Status: Single Married Common-law
Social Insurance Number
Telephone No.: Residence/Mobile Business
Email Occupation (if retired, indicate your occupation before retirement)

Verification of Identity and Date of Birth by means of an original document. Check (✓) one box:

Birth Certificate Driver's License Passport Other (specify):

Reference number Place of issue (Province/Country)

2. Products

By choosing one of the contracts below, the owner/annuitant is requesting that Assumption Life apply to register the contract as a Registered Retirement Savings Plan under Section 146 of the Income Tax Act (Canada) and any provincial income tax act, if applicable.

Retirement Savings Plan – Check (✓) one box only

Retirement Savings Plan (RSP)
Spousal Retirement Savings Plan (Spousal RSP) (Complete the following):

Information of contributing spouse or common-law partner:

Name Last Name
Date of Birth Day Month Year
Social Insurance Number:

**Locked-in Retirement Account – Locking-in confirmation form 4632-00A is required for all Locked-in fund transfers**

**Locked-in Retirement Account (LIRA)**

**Locked-in Retirement Account (LIRA) (Alberta Only) – Check (✓) one box only**

The owner/annuitant is:  the original owner     a surviving pension partner owner     a non-member-pension partner owner

Name of pension partner if any \_\_\_\_\_

*Pension partner means: a person who is married to the original owner and has not been living separate and apart from the original owner for three or more consecutive years, or a person who has lived with that original owner in a conjugal relationship (for a continuous period of at least three years, or of some permanence, if there is a child of the relationship by birth or adoption, but does not include any person who is not recognized as a spouse or common-law partner for the purposes of any provision of the federal income tax legislation respecting RSPs.)*

**Locked-in Retirement Account (LIRA) (Manitoba Only) – Check (✓) the applicable boxes**

I ceased to be an active member of a pension plan while in Manitoba. Some or all of the amount transferred or to be transferred to the LIRA is attributable, directly or indirectly, to the pension benefit credit that I earned as a member of the pension plan.

Some or all of the amount transferred or to be transferred to the LIRA is attributable, directly or indirectly, to the pension benefit credit that my current or former spouse or common-law partner earned as a member of a pension plan.

I have no spouse or common-law partner.     I have a spouse or common-law partner and his or her name is : \_\_\_\_\_

*The term “spouse” means the individual with whom you are married.*

*The term “common-law partner” means:*

*a. the individual with whom you have registered a common-law relationship under section 13.1 of The Vital Statistics Act, or*

*b. a person who, not being married to you, cohabited with you in a conjugal relationship*

*i. for a period of at least three years, if either of you is married, or*

*ii. for a period of at least one year, if neither of you is married;*

**Locked-in Retirement Account Savings Plan – Locking-in confirmation form 4632-00A is required for all**

**Locked-in fund transfers**

**Locked-in Retirement Savings Plan (LRSP) (Federal only)**     **Restricted Locked-in Savings Plan (RLSP) (Federal only)**

**3. Beneficiary (upon the owner/annuitant's death)**

Upon the owner/annuitant's death, the death benefit will be payable to the designated beneficiary. If no beneficiary has been designated, the death benefit will be payable to the owner/annuitant's estate. Certain restrictions apply to Locked-in funds. The death benefit is payable to the surviving spouse or common-law partner as provided for in the applicable legislation.

Primary beneficiaries				Revocable or Irrevocable*		Relationship to owner/annuitant
First name	Last name	Age	%	Rev.	Irrev.	
				<input type="checkbox"/>	<input type="checkbox"/>	
				<input type="checkbox"/>	<input type="checkbox"/>	
<b>Total (must be equal to 100%)</b>			100			

If the beneficiary is a minor, a trustee must be appointed (Except for Quebec): \_\_\_\_\_

The trust will terminate once the beneficiary is of age of majority and has legal capacity to give a valid discharge. The owner directs the trustee to remit to the beneficiary all amounts held in trust at that time for him or her. I or my personal representative may, from time to time and in writing, appoint a new trustee to replace the former trustee.

Contingent beneficiaries (Applies only if all above-named primary beneficiaries die before the owner/annuitant)				Revocable or Irrevocable*		Relationship to owner/annuitant
First name	Last name	Age	%	Rev.	Irrev.	
				<input type="checkbox"/>	<input type="checkbox"/>	
				<input type="checkbox"/>	<input type="checkbox"/>	
<b>Total (must be equal to 100%)</b>			100			

If the beneficiary is a minor, a trustee must be appointed (Except for Quebec): \_\_\_\_\_

The trust will terminate once the beneficiary is of age of majority and has legal capacity to give a valid discharge. The owner directs the trustee to remit to the beneficiary all amounts held in trust at that time for him or her. I or my personal representative may, from time to time and in writing, appoint a new trustee to replace the former trustee.

*\*In Quebec, the designation of a married or civil union spouse as beneficiary is irrevocable, unless otherwise stipulated. All other beneficiary designations are revocable unless otherwise stipulated.*

*The designation of an irrevocable beneficiary limits your rights under the contract, and his/her consent will be required for all future transactions including withdrawals and beneficiary changes.*

## 4. Guarantee Option

Please check (✓) one guarantee option. If you would like to choose more than one guarantee, you will need to complete a separate application for each. The guarantee option selected applies to all investment deposit instructions below.

75/75 (75% Maturity and 75% Death Benefit guarantee)  75/100 (75% Maturity and 100% Death Benefit guarantee)

Please refer to the information folder for the definitions of the guarantee options.

## 5. Investment deposit instruction

### Method of deposit

Cheque \$ \_\_\_\_\_

Single Preauthorized Debit Withdrawal \$ \_\_\_\_\_ PAD

Upon receipt of the application, Assumption Life will process the Single Preauthorized Debit within 1 to 2 business days.

Transfer \_\_\_\_\_ \$ for transfers from another financial institution, please complete the appropriate forms.

### Lump sum deposits or transfers

List the fund code(s) of the funds chosen. The initial minimum deposit required is \$500.

Fund ID Code*	FundServ Order ID	Amounts (\$) or (%)

\*Please review codes to ensure correct compensation option.

For transfers from another financial institution, please complete the appropriate forms. Unless otherwise indicated, any internal transfer of a contract concluded pursuant to this application results in the cancellation of the said contract. The total of **any lump-sum deposit** in GIAs, DIAs, or investment account is equal to the deposit amount enclosed with the application and the total transfer.

### GIA: Lump-sum deposit

For transfers, Assumption Life guarantees the interest rates specified in this application, provided that:

- these rates are the ones in effect and approved by Assumption Life at the time of signing the application;
- the signed application is received at our head office within 5 business days following the date it was signed; and
- the deposit is received at our head office within 45 days following the date the application was signed.

If these conditions are not met, the applicable interest rates will be the ones in effect on the date the application is received at Assumption Life's head office.

### Segregated Funds

Before choosing the 'No load' option or 'Back-end load' option, please note that the 'Back-end load' option has exit fees for any surrender and transfer made within the first six years from the deposit investment date. The 'No load' option has no exit fees but higher management fees than those provided for under the 'Back-end load' option.

ANY AMOUNT THAT IS ALLOCATED TO A SEGREGATED FUND IS INVESTED AT THE OWNER'S RISK AND MAY INCREASE OR DECREASE IN VALUE.

## 6. Preauthorized debit agreement (PAD)

### Withdrawal Arrangements

This preauthorized debit agreement is considered a variable one.

List the fund code(s) of the funds chosen. **The initial minimum deposit required per transaction is as follows:**

- \$500 for each guaranteed interest account (GIA) - *If deposit is less than \$500, it will be invested in the daily interest account (DIA) until its value reaches \$500; it will then be transferred to a GIA.*
- \$25 per account, for all our accounts

### PRE-AUTHORIZED PERIODIC PAYMENT

Periodic deposit amount\* \$ \_\_\_\_\_ PAD

Frequency of withdrawals:  monthly  weekly  every two weeks  quarterly  semi-annually  annually

Date of the first periodic deposit \_\_\_\_\_ (1<sup>st</sup> to 28<sup>th</sup> day of each month or next business day)  
Day Month Year

List the fund code(s) of the funds chosen. **The initial minimum deposit required is \$500.**

Fund ID Code*	FundServ Order ID	Amounts (\$) or (%)

\*Please review codes to ensure correct compensation option.

### PREAUTHORIZED DEBIT BANKING INFORMATION

Please attach a personalized blank cheque marked "VOID". If a sample cheque is not available, the payer's name is not preprinted or if this is a savings account please contact your financial institution and provide us with an account confirmation.

Type of Service:  Personal - If debit is from a personal account  Business - If debit is from a corporate account

Financial Institution Bank Number

Branch Transit Number

Bank Account Number

Bank Account Holder Name

Bank Account Holder Name

1. I authorize Assumption Life to begin deductions as per my instructions for regular recurring deposits to the instructions provided in this form.
2. If a preauthorized payment is returned due to insufficient funds (NSF), Assumption Life will deduct a \$25 fee directly from my contract without notice.

### Cancellation

You may cancel this preauthorized debit agreement at any time, subject to providing Assumption Life with 10 days written notice. Contact your financial institution about your rights regarding cancellation. (A sample cancellation form is available at [www.cdnpay.ca](http://www.cdnpay.ca).)

### Method of Deposit

Any cancellation of this preauthorized debit agreement will not affect the agreement between you and Assumption Life in any way, so long as payment is provided by an alternate method.

### Recourse and Reimbursement

You have certain recourse rights if any debit does not comply with this agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement. To obtain more information on your recourse rights, contact your financial institution or visit [www.cdnpay.ca](http://www.cdnpay.ca).

### Exclusive Rights

All amounts transferred from the preauthorized bank account for the deposit payment are for the exclusive benefit of the owner/annuitant.

## 7. Special instructions

## 8. Disclosures of owner/annuitant

- a. I have requested that this application be in English, and I request that all other documents be in English also.
- b. For all owners/annuitants: I confirm that I am a resident of Canada.
- c. I understand that I have access to the Fund Facts and to the Financial Statements pertaining to segregated funds online at Assumption Life's Web site: **www.assumption.ca**. I understand that Assumption Life will send me a paper copy of the Financial Statements upon request only.
- d. For any Manitoba LIRA, the owner/annuitant agrees that the terms and conditions of the LIRA Rider together with the terms and conditions of the RRSP contract to which it will be attached will form the LIRA contract.
- e. I acknowledge having read and understood section 11 hereinafter "Conditions" and acknowledge that said conditions are an integral part of the contract.
- f. I acknowledge that all information and answers given in this application and in any related document are complete and true, and I acknowledge that they form the basis of the contract.
- g. **I understand and accept that:** No insurance agent "advisor" or person other than Assumption Life is authorized to modify, cancel or waive a question or provision of this application, nor a provision of the contract or of any rider or other document that is part of the contract.  
Any notice to or knowledge of an insurance agent "advisor" is not notice to or knowledge of Assumption Life unless stated in writing and made part of this application.

### h. Privacy Statement

In order to ensure the confidentiality of my personal information, Assumption Life will establish and retain a file on me, in accordance with applicable rules, in the offices of Assumption Life or third parties acting on its behalf, in Canada or elsewhere, in which will be placed the information concerning my application as well as the information pertaining to any service request and claim. My personal information will only be used for contract purposes; upon any service request made pertaining to the contract; and also when processing a claim as a result of my death. Only those employees, agents, distribution partners or service providers who need the personal information for the performance of their duties or the execution of their mandate will have access to my personal information. Unless required by law, or a court order, Assumption Life will not disclose my personal information to other parties without my consent. I understand that the law requires Assumption Life to disclose certain information to the Canada Revenue Agency for tax reporting purposes. I am entitled to consult the personal information contained in my file and, if applicable, to have it corrected by submitting a written request to the following address: Assumption Life, P.O. Box 160 / 770 Main Street, Moncton NB E1C 8L1.

I understand and accept that any withdrawal of my consent may make it impossible to administer the contract and can therefore be considered as an application for termination of my contract forcing Assumption Life to suspend any payment of benefits.

- i. I have read and understood the Assumption Life Privacy Statement above and authorize Assumption Life to obtain, use, and transmit to its agents, distribution partners and service providers, personal information about me for the purpose of the administration, processing and servicing of this contract. I acknowledge and accept that my personal information may be securely used, stored, or accessed in other countries and that it may be subject to the laws of those countries requiring Assumption Life to disclose my personal information to any government authority requesting it or that obtains a court order in these countries for this purpose.
- j.  I authorize Assumption Life to use the personal information contained in this application in order to send me additional information on products and services that might interest me.
- k. **PAD AUTHORIZATION:** Assumption Life is hereby authorized to make withdrawals from the account indicated on the void sample cheque or on the photocopy of a bank statement or from any account subsequently notified to Assumption Life for the PAD.
- l. If I have chosen to invest in segregated funds: I acknowledge having received the Information Folder and the Fund Facts pertaining to segregated funds. I understand and acknowledge that the documents hold pertinent information regarding segregated funds and that it is important that I read these documents before investing in segregated funds. I also understand that the applicable fees will be deducted from my funds as set out in the Information Folder.

## 9. Agent's Declaration

The agent confirms having asked the questions listed in the application to the above-mentioned owner/annuitant and ensures that they have been understood.

The agent also confirms having given and explained to the owner/annuitant, a Statement from the agent specifying his method of compensation and other financial benefits, the name of the insurance companies he represents and any conflict of interest.

Please check (✓) one box only:

**SALE IN PERSON**

The agent confirms having verified the identity and date of birth of the owner/annuitant, as well as the identity and date of birth of his or her spouse or common-law partner, if a spousal RSP has been chosen, with an original and unexpired identification document with photo.

**DISTANCE SELLING**

If the agent was not present at the time the application was signed, the agent confirms that the identity and date of birth of the owner/annuitant, and the identity and date of birth of his or her spouse or common-law partner, if a spousal RSP has been chosen, has been verified, respectful of one of the following criteria:

- **For this transaction (Obtaining a copy of a photo ID):** During this transaction, the agent confirms having received and kept, with the consent of the owner/annuitant, a copy of a photo ID, valid and not expired, bearing a visible signature.
- **For this transaction (verification by video conference):** During this transaction, the agent made sure to see on the screen a photo ID that seemed legitimate and valid to him and that he noted the information contained on this identity document in his file.
- **Previous transaction in person or by video conference:** During a previous transaction in person or by video conference, the agent confirms having seen a photo ID of the owner/annuitant and that he has noted this information in his file; and

The agent also confirms, for this transaction, having received a copy of an official document recently dated (no more than 3 months) (statement from a financial institution or document issued by a federal, provincial or municipal government), which confirms that the owner/annuitant still reside at the same address and that they have not changed their names. The agent confirms having received the owner/annuitants' consent to keep a copy of this document in his files.

## 10. Online Access

a. Since your statements will be available online, do you still wish to receive a paper copy?  Yes  No

b. I request that my deferred annuity contract and other pertinent documents be posted on my online account.  
(Instead of being mailed to me at my home address)  Yes  No

## 11. Signatures

X \_\_\_\_\_ X \_\_\_\_\_

Signature of Bank Account Owner(s) (If two signatures are required on the account, obtain the signature of the authorized persons.)

X \_\_\_\_\_ X \_\_\_\_\_

Name of Bank Account Owner(s) (in block letters)

X \_\_\_\_\_ X \_\_\_\_\_

Signature of Owner/Annuitant

Signed In (city/province)

Signature of Contributor  
(for Spousal RSP only)

Signed In (city/province)

X \_\_\_\_\_ X \_\_\_\_\_

Agent's Signature

Signed In (city/province)

Name of Agent (in block letters)

Agent's Code

Agent's Telephone No.

Name of Agency/Firm

Signed on (date)

Day

Month

Year

**\*Please note:** All pages must accompany this application when submitting to Assumption Life's Head Office.

## 12. Conditions

**The conditions listed in this section are an integral part of this application and the contract.**

The owner may request a transfer or a partial or full surrender of a deposit from a redeemable guaranteed interest account before the end of its investment term, provided that the contract is not registered as a locked-in retirement account (LIRA) or a locked-in RSP. However, no interest is credited on any amounts surrendered or transferred within 90 days from the date the deposit is invested in your contract. A \$50 transfer fee will also be deducted from any amount transferred from a GIA to another financial institution.

Unless otherwise instructed, Assumption Life is authorized to reinvest the accumulated value of your guaranteed interest account deposit upon maturity of the investment term under the same terms and conditions with the exception of the interest rate, which will be the one determined by Assumption Life for such premiums at the time of reinvestment.

You are not required to keep the invested amounts in the daily interest account for a fixed term. Subject to the applicable LIRA and locked-in RSP limitations, you may, at any time, make surrenders or transfers from the daily interest account, without fees or penalties.

The effective date of the contract is the date upon which Assumption Life receives the first deposit payment at its head office along with this application duly completed, signed and dated.

If you have chosen to make your periodic deposit investments through preauthorized debit (PAD), you must keep this account open. You must also ensure that there are sufficient funds in this account at time of withdrawal. You thereby authorize the financial institution referred to in section 5 of this application to make these transactions as long as your consent has not been revoked in writing. You must notify Assumption Life in writing if you wish to make withdrawals on a different account, change the deposit amount or make any other changes to your PAD plan.

### Taxation

Subject to the restrictions of your contract, any surrender or payment is taxable for the year during which the transaction is completed.

If you have chosen to invest in segregated funds, you confirm that you have received advice from your financial advisor with regard to investments and acknowledge that the funds you have selected correspond to your investment objectives. Any deposit invested in a segregated fund is invested at your own risk, and its value may increase or decrease according to market fluctuations.

Assumption Life uses your social insurance number solely for tax purposes in terms of administration of your contract and in compliance with all applicable legislation.

Unless otherwise specified by the owner in this application or in any other written notice received at our head office, the maturity date of your contract is the date corresponding to the last business day of the year in which the annuitant reaches the age of 71. However, for the purpose of calculating the guarantee at maturity, we consider the last business day of the year in which the annuitant reaches age 69 to be the applicable date for the guarantee at maturity, provided that the contract has been in force for a minimum of 15 years.

### Annuity deposit options

You may always modify the maturity date of your contract at any time prior to annuity commencement date, being the maturity date. The maturity date must not be beyond December 31 of the year in which the annuitant reaches age 71. If the maturity date chosen is before December 31 of the year in which the annuitant reaches age 69, you give up the guarantee at maturity.

At the maturity date we will convert your annuity contract into a fixed monthly annuity payable until the annuitant's 90<sup>th</sup> birthday, unless the owner has provided us with other specific instructions with regard to the payment terms of the annuity. You may always modify the annuity payment option of your contract at any time prior to annuity commencement date, being the maturity date, by providing us with written instructions at our head office.



## SEG FUNDS CODES

(AS OF MARCH 1<sup>ST</sup>, 2021)

Account Name	75/75 (Maturity & Death Benefit)			75/100 (Maturity & Death Benefit)		
	No Load (Series H)	No Load Trailer Only (Series H)	DSC (Series H)	No Load (Series B)	No Load Trailer Only (Series B)	DSC (Series C)
<b>TARGET RISK (PORTFOLIOS)</b>						
Assumption Life Conservative Portfolio	2800	2700	2900	421	3700	521
Assumption Life Balanced Portfolio	2801	2701	2901	420	3701	520
Assumption Life Balanced Growth Portfolio	2802	2702	2902	415	3702	515
Assumption Life Growth Portfolio	2803	2703	2903	414	3703	514
Assumption Life Select Defensive Portfolio	2840	2740	2940	442	3740	542
Assumption Life Select Moderate Portfolio	2841	2741	2941	443	3741	543
Assumption Life Select Balanced Portfolio	2842	2742	2942	444	3742	544
Assumption Life Select Growth Portfolio	2843	2743	2943	445	3743	545
Assumption Life Select Enhanced Growth Portfolio	2844	2744	2944	446	3744	546
<b>TARGET DATE (SMARTSERIES)</b>						
Assumption Life SmartSeries Income Fund	2804	2704	2904	441	3704	541
Assumption Life SmartSeries 2020 Fund	2805	2705	2905	433	3705	533
Assumption Life SmartSeries 2025 Fund	2806	2706	2906	434	3706	534
Assumption Life SmartSeries 2030 Fund	2807	2707	2907	435	3707	535
Assumption Life SmartSeries 2035 Fund	2808	2708	2908	436	3708	536
Assumption Life SmartSeries 2040 Fund	2809	2709	2909	437	3709	537
Assumption Life SmartSeries 2045 Fund	2810	2710	2910	438	3710	538
Assumption Life SmartSeries 2050 Fund	2811	2711	2911	439	3711	539
Assumption Life SmartSeries 2055 Fund	2812	2712	2912	440	3712	540
<b>FIXED INCOME</b>						
Louisbourg Money Market Fund	2813	2713	2913	109	3713	209
Louisbourg Fixed Income Fund	2814	2714	2914	152	3714	204
CI Canadian Bond Fund	2815	2715	2915	179	3715	277
CI Corporate Bond Fund	2816	2716	2916	426	3716	526
<b>BALANCED</b>						
Louisbourg Balanced Fund	2817	2717	2917	140	3717	202
Fidelity Canadian Asset Allocation Fund	2818	2718	2918	413	3718	513
Fidelity Monthly Income Fund	2819	2719	2919	408	3719	508
Fidelity NorthStar Balanced Fund	2820	2720	2920	430	3720	530
CI High Income Fund	2821	2721	2921	412	3721	512
CI Canadian Asset Allocation	2822	2722	2922	422	3722	522



Account Name	75/75 (Maturity & Death Benefit)			75/100 (Maturity & Death Benefit)		
	No Load (Series H)	No Load Trailer Only (Series H)	DSC (Series H)	No Load (Series B)	No Load Trailer Only (Series B)	DSC (Series C)
<b>CANADIAN EQUITY</b>						
Louisbourg Canadian Dividend Fund	2823	2723	2923	107	3723	207
Louisbourg Canadian Small Capitalization Equity Fund	2824	2724	2924	144	3724	206
Louisbourg Momentum Fund	2825	2725	2925	129	3725	229
Fidelity Canadian Opportunities Fund	2826	2726	2926	146	3726	230
Assumption/Fidelity True North® Fund	2827	2727	2927	174	3727	231
CI Canadian Dividend Fund	2828	2728	2928	425	3728	525
Louisbourg Preferred Share Fund	2829	2729	2929	431	3729	531
<b>FOREIGN EQUITY</b>						
Louisbourg U.S. Equity Fund	2830	2730	2930	166	3730	205
Fidelity American Disciplined Equity	2831	2731	2931	404	3731	504
Fidelity North Star® Fund	2832	2732	2932	409	3732	509
Fidelity Far East Fund	2833	2733	2933	419	3733	519
Fidelity International Growth Fund	2834	2734	2934	194	3734	292
Fidelity Europe Fund	2835	2735	2935	185	3735	283
Fidelity Emerging Markets	2836	2736	2936	429	3736	529
CI U.S. Stock Selection Fund	2837	2737	2937	403	3737	503
CI Global Dividend Fund	2838	2738	2938	428	3738	528
CI Global Resource	2839	2739	2939	427	3739	527

**100% guarantee at death:**

Assumption Life guarantees that the death benefit payment will be equal to 100% of the amount of any gross premiums deposited into a guaranteed interest account and 100% of any gross premiums deposited into a segregated fund prior to the annuitant's 77<sup>th</sup> birthday.

Annuitant's age on the contract at the time of premium deposit	Gross premium guarantee rate
77 – 78 years old	95%
78 – 79 years old	90%
79 – 80 years old	85%
80 years old and over	80%

**75% guarantee at death:**

Assumption Life guarantees that the death benefit deposit will be equal to 100% of the amount of any gross premiums deposited into a guaranteed interest account and 75% of any gross premiums deposited into a segregated fund.