

**Retirement Savings Plan - DESIGNATION OF BENEFICIARY**

BRANCH NO. _____	DATE _____	MEMBER NUMBER _____
ANNUITANT'S NAME _____		CONTRACT NUMBER _____
I, the annuitant under the contract referred to above, residing in the Province of _____, direct the Trustee to pay all sums falling due, on or after my death, to the beneficiary(s) I have listed below, and do hereby declare that:		LOCKED _____

- a) I hereby revoke any prior designation of beneficiary made by me under this contract.
- b) The primary beneficiary(s) designated below must survive me and accept this designation in order to receive the benefits payable under this contract. If more than one beneficiary is entitled to receive benefits, they shall share the proceeds equally. If a beneficiary predeceases me, all funds go to the remaining beneficiary(s) equally.
- c) The alternate beneficiary designation is valid only in the event that all of the primary beneficiaries listed below have predeceased me or refused the designation. If more than one beneficiary is entitled to receive benefits, they shall share equally or if one is deceased, all funds go to the surviving beneficiary. If no beneficiary designated below survives me or accepts this designation, the proceeds of this contract shall be paid to my estate.
- d) I understand this designation will not be recognized where I reside in Quebec at the time of my death.

**Primary Beneficiary(s):**

Name: _____	Relationship: _____	Minor (Y/N) _____
Name: _____	Relationship: _____	Minor (Y/N) _____
Name: _____	Relationship: _____	Minor (Y/N) _____
Name: _____	Relationship: _____	Minor (Y/N) _____

**Alternate Beneficiary(s):**

Valid only in the event that **all** the primary beneficiaries listed above predeceased me or refuse the above designation.

Name: _____	Relationship: _____	Minor (Y/N) _____
Name: _____	Relationship: _____	Minor (Y/N) _____
Name: _____	Relationship: _____	Minor (Y/N) _____
Name: _____	Relationship: _____	Minor (Y/N) _____

**CAUTION:**

1. Your designation of beneficiary by means of a designation form will not be revoked or changed automatically by any future marriage or divorce. Should you wish to change your beneficiary in the event of a future marriage or divorce, you will have to do so by means of a new designation.
2. If funds contained in this contract are subject to pension legislation, the addendum governing such funds may override this designation if a person other than your spouse (or other individual who has been given similar rights under the applicable pension jurisdiction) is designated to receive the proceeds.
3. Your estate may be responsible for reporting and paying income tax on proceeds paid to a designated beneficiary.
4. Designations are created and governed under provincial legislation. The provincial legislation may override this designation.

\*Where I have indicated a beneficiary is a minor at the time of signing this form, I acknowledge there may be additional requirements in order to complete the payment to them in the event they remain a minor at the time of my death.

Date	Witness (cannot be the holder or beneficiary)	Annuitant's Signature
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