



Enrolment form Group Retirement Savings Plan

Participant*
 Spousal participant*
(Complete contributor information below)

Forward to: Manulife Financial, Attn: CPO Client Services, KC-6
25 Water Street South, Kitchener, ON N2G 4Y5

RRSP information	Group policy number 20000746	Plan Sponsor CBA Financial Services Corporation
	Participant number <i>Manulife Financial use only</i>	Customer number <i>Manulife Financial use only</i>

Participant information
Must be fully completed.

If you are making spousal contributions, your spouse's information is completed here, and your information is shown in the next section "Contributor information".
Also note, your spouse is required to sign at the bottom in the "Participant's signature" box.

Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Last name	First name	Middle initial
Date of birth (dd/mmm/yyyy)	S.I.N.	Marital status	Preferred language <input type="checkbox"/> English <input type="checkbox"/> French
Mailing address (number, street and apt. number)			Email Address
City	Province	Postal code	Telephone number Ext.
Plan entry date (dd/mmm/yyyy)	CBIA Representative Stephen Wise CBA38	CBA Membership Number	

Contributor information
The contributor is the person who is making the contributions to the plan and will receive the tax deduction for the contribution. Complete this section only if this is a Spousal Enrolment otherwise this is not required.

Last name of contributor	First name	Middle initial
Date of birth (dd/mmm/yyyy)	S.I.N.	

Beneficiary information

Except as specified for Quebec, all designations will be revocable unless expressly made irrevocable. If you designate a beneficiary as irrevocable, you may not change this designation, withdraw or transfer out funds without the written consent of the irrevocable beneficiary. A parent or guardian cannot provide consent on behalf of a minor who has been named as irrevocable beneficiary. If you have not named a beneficiary, the death benefit will be payable to your estate.
Regarding Locked-in Funds only: If you have a spouse on the date of your death, legislation in most jurisdictions may require that any death benefit from a pension plan or locked-in pension funds be payable to your spouse, regardless of any other beneficiary designation you have made.

For Quebec only: The designation of a spouse as beneficiary is deemed to be irrevocable unless specified here.
 Revocable

If naming more than 1 beneficiary, attach a separate page. Include the name and relationship of a Trustee for each minor beneficiary. This attachment must be signed and dated.

Check here if you have attached a separate page.

Under the heading **Trustee for a minor beneficiary named above** (not applicable in Quebec). Any payment to a beneficiary who is a minor will be paid in trust to the trustee named below. **In Quebec**, the proceeds will be paid in trust to the minor child's tutor.

Name of beneficiary	Relationship to member
Name of trustee(s) for minor beneficiary	Relationship of trustee to minor beneficiary

Investment direction

Please enter the investment code number for all the investments in which you wish your contributions to be allocated. Investment codes are available from your Information Package.

Indicate the percentage to be allocated to each investment. A minimum of 5% per fund, whole numbers only. e.g.: 10%, 25%, 65%.

Contributions will be deposited to the investment direction chosen by CBA Financial Services Corporation if no investment direction is chosen or the total does not add up to 100%.

Contributions	
Investment code	Voluntary
	%
	%
	%
	%
	%
	%
	%
	%
TOTAL	100 %

Total allocations from all investments must equal 100%.
I understand that the investment performance of amounts directed to a pooled or segregated fund is not guaranteed.

Signature

By signing below, I confirm that I have read, understand and agree with the Enrolment Authorization statement and the Personal Information Statement which form part of this enrolment form. I hereby certify that the information on this form is correct to the best of my knowledge.

Participant signature	Date signed (dd/mmm/yyyy)
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Enrolment & Registration Authorization

I request that Manulife Financial enroll me as an annuitant (participant) in the plan and register me in a Retirement Savings Plan (RSP) under the Income Tax Act (Canada) and (for Quebec registration only) a Retirement Savings Plan under and for the purposes of applicable regulations in respect of the Taxation Act (Quebec).

I understand that any benefit payments out of an RSP will be taxable to the recipient to the extent prescribed by the Income Tax Act (Canada) or the Taxation Act (Quebec), whichever is applicable.

If applicable, I hereby request that Manulife Financial accept the transfer of my locked-in pension funds into the plan in accordance with the supplementary Locked-in Retirement Account agreement or locking-in addendum. With respect to such funds, I understand that terms of the Locked-In Retirement Account agreement or locking-in addendum will override the terms of the group RSP contract, where applicable.

Personal Information Statement

Definitions

In this statement "you" and "your" mean the plan participant or the annuitant, as applicable. "We", "our" and "the Company" mean The Manufacturers Life Insurance Company.

Consent

By signing this enrolment form you give your consent for us to obtain, verify, and share your personal information, as set out below, in administering your account, now and in the future, with CBA Financial Services Corporation and all of its affiliated companies and representatives; and other parties in the performance of their duties for Manulife Financial. You also authorize any person that we contact to provide such information. In order to better serve your interests and/or the interests of the Company, there may be situations where we will obtain, verify and share personal information with our affiliated companies.

You authorize us to use your Social Insurance Number (SIN) and Business Number (BN), if applicable, to uniquely identify you in the collection of information for, and in the administration of, including tax administration, your account.

You authorize us to keep your personal information for the longer of:

- the time period required by law and by guidelines set for the financial services industry, and
- the time period required to administer the products and services we provide.

How we will use your personal information

You agree that we may use the personal information that we collect to:

- confirm your identity and the accuracy of the information you provide,
- administer your contract account, including any administration required after termination of your plan membership,
- administer any other products and services that we provide,
- comply with legal and regulatory requirements,
- conduct searches to locate you and update your membership information,
- determine your eligibility for, and provide you with details of, other financial products or services that may be of interest to you that are offered by us, our affiliates or other select financial product providers.

For further information please contact Wise Financial Group Inc. your authorized representative @ 1-877-947-3222 or 519-641-1175 fax 519-641-6507 email wise@rogers.com.

Who may access your personal information

The following people or service providers may have access to your personal information:

- our employees and our representatives who require this information to perform their jobs;
- external service providers who require this information to perform their services for us, which may include, for example, providers of data processing, programming, printing, mailing and distribution services, research and marketing services, and investigative agencies;
- CBA Financial Services Corporation and all of its affiliated companies and representatives;
- people to whom you have granted access; and
- people who are legally authorized to view your personal information.

Withdrawing your consent

You may withdraw your consent for us to use your SIN or BN, if applicable, for non-tax administration purposes as previously described in this Personal Information Statement. You may also withdraw your consent for us to use your personal information to provide you with other services or product offerings, excluding those that are mailed with your statements.

Except as set out above, you may not withdraw your consent for us to collect, use, retain or share personal information that we need to issue or administer your account unless federal or provincial laws give you this right. If you do so then we may no longer be able to properly administer your account and the following consequences may apply:

- benefits will not be payable as provided under the plan;
- we may treat your withdrawal of consent as a request to terminate your contract; and
- your rights, and the rights of your beneficiary or estate under the plan may be limited.

Dealing with us by telephone

Customer service calls may be recorded for the following purposes:

- quality service controls,
- information verification, and
- training.

If you do not wish to have your calls recorded, you must communicate with us in writing, and request that any response by us also be in writing.

How to withdraw your consent

If you wish to withdraw your consent for us to collect, use, retain or share your personal information, you may contact us by phoning our Customer Service Centre at 1-866-743-9222 or by writing to the Privacy Officer at the address below.

Questions, concerns and requests for additional information

If you have a question, a concern, or wish to receive more information about our privacy policies or wish to review your personal information in our files or correct any inaccuracies, you may contact us by sending a written request to: **Privacy Officer, Canadian Pension Operations, 25 Water St. South, Kitchener, Ontario, N2G 4Y5.**

Acknowledgement and Consent:

I acknowledge that I have read and understand the Enrolment & Registration Authorization and the Personal Information Statement and consent to the collection, use and disclosure of my personal information in accordance with the terms of the Personal Information Statement.

Completed documents can be sent to CBA Financial Services, 99 Rosehip Place, London, Ontario, N6K 4H4 for processing. Check out our new website wisefinancial.ca launching Jan. 2004 to better serve Southwestern Ontario.