

*Envision* your retirement



## Your retirement guide

IATSE Local 168

Group Plan #62724



THE  
**Great-West Life**  
ASSURANCE  COMPANY

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## Forms

Contains the forms you need to enrol in your plan. Complete and submit.

**INTERNATIONAL ALLIANCE OF THEATRICAL STAGE EMPLOYES, MOVING PICTURE TECHNICIANS,  
ARTISTS AND ALLIED CRAFTS OF THE UNITED STATES, ITS TERRITORIES AND CANADA**

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**To: All New Participants in CEIRP**  
**Re: Welcome to the Canadian Entertainment Industry Retirement Plan**

Congratulations on enrolling in the CEIRP. As the IATSE's International President, I would like to welcome you and provide a bit of background on the plan and its origins. The inspiration for creating a national retirement plan arose when a member died on the job. He was older and had intended on retiring years earlier, but did not have the financial resources to do so; despite having worked a lifetime in a profitable industry. His story provided the impetus for the creation of a national plan for IATSE members, which grew to welcome other organizations and earned itself a new name in the process.

As a member of the IATSE, you are fortunate to have access to one of the leading retirement plans in the country. Thanks to the great leadership of all those who were there at the outset, we are able to offer a plan that provides education, professional administration and extremely low management fees, which means that more of what you contribute stays in your account.

No one should have to keep working past retirement age simply because they can't afford to stop. All workers deserve the opportunity to retire with dignity and the CEIRP allows the members of the IATSE to do so.

In Solidarity,

INTERNATIONAL PRESIDENT

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[www.iatse-intl.org](http://www.iatse-intl.org)





Dear Member:

Welcome to the **Canadian Entertainment Industry Retirement Plan (CEIRP)**, the entertainment industry's retirement savings plan of choice. Launched in 2004, CEIRP was established to provide the best possible financial services for our members and employees to plan for and maximize their retirement savings.

Your CEIRP Retirement Committee, which includes representation from the IATSE and the DGC, is committed to providing all participating Plan Members with meaningful investment choices and supporting education that will enable you to make sound financial decisions for your retirement. And, as the Plan grows, there will be increased buying power which will also enable the Retirement Committee to negotiate even lower fees on your behalf.

By participating in this Group Plan, your Union/Guild is giving you the means to accumulate sufficient assets to prepare you for a fulfilling and satisfactory retirement when you choose to do so.

To enrol in the Plan, please complete the two enclosed enrolment forms:

- Registered Retirement Savings Plan (RRSP),
- Non-registered Savings Plan (NRSP).

Simply tear away your completed forms and submit them to your Group RSP Administrator, whose contact information appears on the back of this booklet. Your Administrator can assist you in completing your enrolment forms.

Retirement, and planning for it, looks different to each of us. This guide provides information to help you understand how your plan can be the foundation of your successful retirement strategy. Information specific to CEIRP is contained in this booklet.

#### NATIONAL RETIREMENT COMMITTEE

Frank Haddad,  
Chair



## **Important things you need to know about CEIRP...**

CEIRP consists of two parts:

- a Registered Retirement Savings Plan (RRSP), and
- a Non-registered Savings Plan (NRSP).

If you are a member of more than one Union or Guild participating in this Plan, you are only required to enroll once, however, for administrative purposes you must designate a "Home" Division. This will ensure that your payroll contributions from all sources flow into your account. Be sure to discuss designation of a Home Division with your Group RSP Administrator. Contact information for your Group RSP Administrator is located on the back of this booklet.

### **RRSP**

A RRSP is a tax-deferred savings plan that allows Members to make tax-deductible contributions within the limits set by the Canada Revenue Agency (CRA) up to the end of the year in which they turn 71.

Please note that the CRA limits the amount an individual can contribute to their RRSP each year. To find out your available deduction limit, refer to the most recent Notice of Assessment sent to you by CRA or go online to [www.canada.ca](http://www.canada.ca). You could be penalized by the CRA if you over contribute. If you reach your allowable RRSP deduction limit you should notify your Administrator/Payroll, likewise when you wish to redirect your payroll contributions back into your RRSP.

Spousal accounts are permitted in the Plan. For more information, please contact your Group RSP Administrator.

If you wish to transfer over any other RRSP plans that you may have to your CEIRP plan, you will need to use the "Transfer authorization for registered investments" included in this booklet. Upon completing this form send it to the relinquishing institution. Make sure to inquire with your financial institution about their transfer fees and any costs you may incur in transferring your funds before sending it to them.

### **NRSP**

Why would you ever need the NRSP? The NRSP may be used in the event that certain circumstances prevent you from contributing to an RRSP or for Member/Employee payroll deductions. This should be arranged with your Administrator/Payroll, as applicable. Contributions to the NRSP are not tax-deductible and investment earnings are taxable to the Member.

Lump-sum contributions are allowed at any time to your RRSP. However, if you wish to make a lump-sum contribution to the NRSP you must provide personal identification to an authorized agent of Great-West Life or complete a separate identification package available at [www.grsaccess.com](http://www.grsaccess.com) under the Forms section. This is required in order to comply with recent changes to the Proceeds of Crime (Money Laundering) and Terrorist Financing Act.



## **WITHDRAWALS**

One of the cornerstones of CEIRP is to limit the ability of Participating Members to withdraw Employer contributions. These restricted contributions will not be available to you until you:

- have terminated or resigned Membership in a Participating Union/Guild and have not, after 90 days, reinstated, become or remain a Member of a Participating Union/Guild,
- reach age 60, or
- become a permanent non-resident of Canada.

However, withdrawal of restricted RRSP funds will be permitted if you want to take advantage of the following federal government programs:

1. The Home Buyers Plan (HBP); and
2. The Lifelong Learning Plan (LLP)

Contributions from Member/Employee payroll deduction made to the RRSP and NRSP can be withdrawn at any time, as are funds transferred in from other financial institutions. Withholding tax will be deducted from amounts withdrawn from the RRSP.

The fee for any withdrawal out of the Plan from the RRSP is \$25. You are allowed one free withdrawal per annum from the NRSP and there is a \$50 fee for any subsequent withdrawals within the same calendar year.

## **STATEMENTS AND TAX RECEIPTS**

Statements are mailed out by Great-West Life twice a year (June 30 and December 31), for the Registered and Non-Registered Plans. These statements will show your account balance, current investment instructions, and contribution information. They will also show your personalized net rate of return.

Tax receipts for contributions to your RRSP will be mailed to you by Great-West Life in January and March as applicable.

## **ADDITIONAL INFORMATION**

For information to assist you in determining your status as a resident for tax purposes in a country or region other than Canada, please refer to the NRSP 'more info' pdf on the home page under types of plans on [www.ceirp.ca](http://www.ceirp.ca) when enrolling in the NRSP.

Members enrolled in CEIRP also have the option of voluntarily investing in a Tax-Free Savings Account (TFSA).

CEIRP allows members to seamlessly transition to a Registered Retirement Income Fund (RRIF), or 'payout' account and still enjoy the benefits of belonging to the group plan.

For more information visit [www.ceirp.ca](http://www.ceirp.ca).

# Member services

QUESTIONS	GRS Access www.grsaccess.com	Access Line 1-800-724-3402
What is the value of my current investments?	•	•
What are my current interest rates and net unit values?	•	•
What are the rates of return for the funds available to me?	•	•
Where can I reset my Access ID/password for GRS Access?	•	•
Who is my beneficiary?	•	•
Could I have a duplicate of my tax receipt?		•
Who can help me understand the investment options for my plan?		•
Could I have a duplicate of my last statement?	•	•
Who can help me select appropriate investments for my plan?		•
Where can I find the forms I need?	•	•

CHANGE/UPDATE	GRS Access www.grsaccess.com	Access Line 1-800-724-3402
Change address	•	•
Change beneficiary	Form available	Request form
Transfer between investment options within my plan	•	•

## TOOLS

GRS Access  
www.grsaccess.com

Access Line  
1-800-724-3402

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Retirement planning concepts and "what if" scenarios

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Investment personality questionnaire

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Personal rate of return

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Education articles and videos

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Fund reports

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Throughout this guide, you'll find more information about the services your group retirement or savings plan has to offer. More information about [www.grsaccess.com](http://www.grsaccess.com) and *Access Line* is on page 10.



# The Great-West *smartPATH* education program



All your services and support, from enrolment to retirement, are part of the Great-West *smartPATH* education program. *SmartPATH* will be an ongoing source of information about planning and investing for your future.

Many *smartPATH* education materials are organized into three retirement planning stages: *Getting started*, *Getting serious* and *Getting close*. This helps you find materials which are most relevant to you.

>GETTING started	>GETTING serious	>GETTING close
If you're new to retirement planning or investing, these materials contain basic information in easy, clear language.	For those who have been plan members for a few years and want more information about advanced investment concepts to make the most out of their group retirement or savings plans.	If you're within five years of retirement, these materials will help you research your sources of retirement income and how you can make a smooth transition to retirement.

## WHAT'S NEXT

*Easy planning steps:* Take action with these steps to create your retirement plan and select the right investments for you.

Your first step, *Envision*, is the next section. There you'll imagine your retirement lifestyle and create your retirement budget.

### Experienced investors?

Go to *Select* on page 17 to find which investments in this plan will help you reach your retirement plan goals.

## Easy access to your plan

[www.grsaccess.com](http://www.grsaccess.com)

- Print your own plan statement at any time
- View information about you and your current investment choices
- Learn more about the fund performance, fees and unit values for the investment options for your plan
- Walk through the entire retirement planning process including budgeting for retirement, determining your investment personality and selecting your funds
- Access articles, videos and other resources in the *Learning centre*

You can preview the online services and information on *GRS Access* before you join your plan, by using this guest Access ID:

**Access ID:** 8360217

**Password:** newguest

### Call 1-800-724-3402

If you prefer to manage your finances by phone, you'll appreciate the ease and convenience of our toll-free *Access Line*.


You can speak with a client service representative, Monday to Friday between 8 a.m. and 8 p.m., ET.

Canadian Entertainment Industry Retirement  
Plan

1-800-724-3402

[www.grsaccess.com](http://www.grsaccess.com)

62724

**Great-West Life**  
ASSURANCE  COMPANY

# STEP 1

## Envision

### Your retirement lifestyle

The retirement lifestyle you envision, as well as your existing savings, determines how much you need to save. Many financial advisors estimate you need 50 to 70 per cent of your gross pre-retirement income to maintain your lifestyle.

Use the formula below to calculate what that would be:

Your gross pre-retirement income	X	Multiply by 50 to 70 per cent	Your total annual retirement goal
	X		

If you want to use this guideline, move ahead to [Step 2: CALCULATE on page 15](#).

Or, go to the next page where you can choose a retirement lifestyle and use the matching budget as your guideline. You can also customize a budget to suit your goals or create a budget that's entirely your own.

## Picture yourself in retirement

The descriptions below portray three different retirement lifestyles. Pick the one that most closely resembles the retirement you envision.

### CONSERVATIVE

This lifestyle could provide a modest home or rental unit in a smaller city. Much of your time is spent with friends and family who live nearby. Leisure time is spent gardening, volunteering and going for long walks on the nature trails that wind through the city. Vacations are modest, usually by car, and you stay in a modest hotel or your trailer.

### COMFORTABLE

With this lifestyle you could see yourself in a three-bedroom house or condo in a medium-sized city. You'll have some free time – and money – to go to local community affairs and charities. Cycling in the summer and cross-country skiing in the winter bring a great deal of enjoyment. This year's trip is a one-week stay at a nearby resort.

### ABOVE AVERAGE

This lifestyle may include a three-bedroom house in a large city and a modest cottage. Leisure time pleasures include gardening, reading a good novel, canoeing and cycling. Renting an apartment on the sandy white shores of Portugal for two weeks distracts you from the long winter months.

On the following pages are budgets that match each lifestyle. Use the final column “Custom” to create a budget that’s all your own.

### WHAT'S NEXT

After you determine your retirement budget on the pages 13 – 14, go to your second step *Calculate*, on page 15. You'll learn how to calculate how much you need to save for your retirement lifestyle.

# STEP 1

## Conservative

Item	Single	Couple
Food	\$2,900	\$5,200
Housing (includes rent / mortgage, property taxes, insurance)	\$4,600	\$5,100
Household operation (includes repairs, maintenance and utility bills)	\$5,800	\$8,200
Clothing	\$500	\$1,000
Recreation / leisure (entertainment, TV, hobbies, sports, club memberships)	\$1,100	\$1,600
Travel	\$900	\$1,700
Transportation (car, insurance, public transit, parking)	\$1,200	\$5,900
Health and personal care (hair styling, dry cleaning, etc.)	\$1,400	\$3,000
Gifts and donations	\$1,400	\$1,700
Tobacco and alcohol	\$1,000	\$1,000
Savings	-	-
Interest paid and miscellaneous	\$800	\$1,800
Estimated personal income taxes	\$300	\$1,800
<b>Total annual retirement income</b>	<b>\$21,900</b>	<b>\$38,000</b>

## Comfortable

Item	Single	Couple
Food	\$3,500	\$6,900
Housing (includes rent / mortgage, property taxes, insurance)	\$5,600	\$6,100
Household operation (includes repairs, maintenance and utility bills)	\$6,100	\$10,800
Clothing	\$700	\$1,900
Recreation / leisure (entertainment, TV, hobbies, sports, club memberships)	\$1,300	\$3,200
Travel	\$1,100	\$2,300
Transportation (car, insurance, public transit, parking)	\$2,900	\$7,100
Health and personal care (hair styling, dry cleaning, etc.)	\$2,200	\$3,300
Gifts and donations	\$3,100	\$3,800
Tobacco and alcohol	\$1,000	\$1,600
Savings	-	-
Interest paid and miscellaneous	\$1,200	\$2,200
Estimated personal income taxes	\$1,100	\$4,700
<b>Total annual retirement income</b>	<b>\$29,800</b>	<b>\$53,900</b>



## Above average

Item	Single	Couple
Food	\$4,500	\$9,700
Housing (includes rent / mortgage, property taxes, insurance)	\$9,700	\$10,000
Household operation (includes repairs, maintenance and utility bills)	\$8,700	\$18,200
Clothing	\$1,400	\$4,400
Recreation / leisure (entertainment, TV, hobbies, sports, club memberships)	\$2,500	\$9,000
Travel	\$2,500	\$5,400
Transportation (car, insurance, public transit, parking)	\$3,700	\$12,100
Health and personal care (hair styling, dry cleaning, etc.)	\$6,700	\$8,200
Gifts and donations	\$6,500	\$7,900
Tobacco and alcohol	\$1,300	\$2,500
Savings	-	-
Interest paid and miscellaneous	\$3,700	\$6,900
Estimated personal income taxes	\$11,200	\$24,500
<b>Total annual retirement income</b>	<b>\$62,400</b>	<b>\$118,800</b>

## Custom

Item	Single	Couple
Food		
Housing (includes rent / mortgage, property taxes, insurance)		
Household operation (includes repairs, maintenance and utility bills)		
Clothing		
Recreation / leisure (entertainment, TV, hobbies, sports, club memberships)		
Travel		
Transportation (car, insurance, public transit, parking)		
Health and personal care (hair styling, dry cleaning, etc.)		
Gifts and donations		
Tobacco and alcohol		
Savings		
Interest paid and miscellaneous		
Estimated personal income taxes		
<b>Total annual retirement income</b>		

Based on Statistics Canada 2008 household expenditure averages and adjusted to suit scenario. This budget is a sample for educational purposes only.

Personal taxes — assumes partners are in same income tax bracket.

# STEP 2



## Calculate

How much will you have to save?

If you chose a retirement budget from pages 13-14, write your total annual retirement income goal here.	
If you created a personal budget on page 14, write your total annual retirement income goal here.	
If you chose to use the 50- to 70-per cent general rule, write the retirement income goal from page 11 here.	

### PREVIEW GRS ACCESS

To preview the tools and resources on *GRS Access*, use the temporary Access ID and password in *Member services* on page 10.

This temporary Access ID and password won't give you access to your specific account information, but you can review the details of your plan such as investment choices and fees.

## Get online

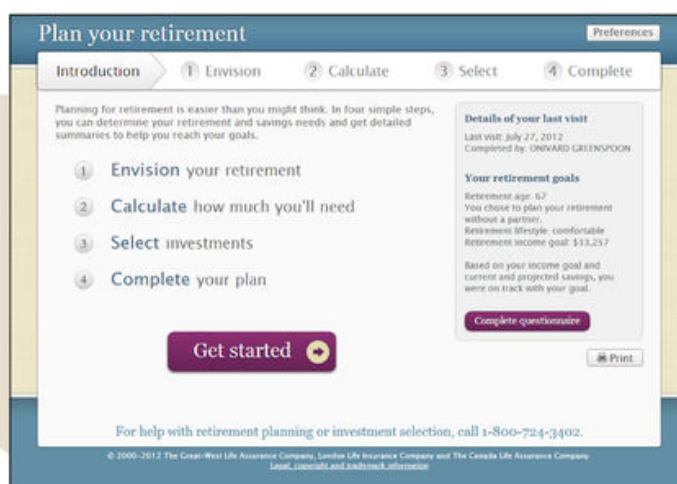
### CALCULATE YOUR SAVINGS GOALS

The *Plan your retirement* tool calculates how much you need to save to retire in the lifestyle you'd like. You can quickly launch the tool from your home page on *GRS Access* ([www.grsaccess.com](http://www.grsaccess.com)) and you can also find it under Planning & learning > Plan your retirement.

Use the tool, to explore different “what if” scenarios and walk through the entire retirement planning process:

- Choose a budget that matches your desired retirement lifestyle
- Determine how much you need to reach your retirement goals
- Select funds that match your investment personality, goals and how much time you have to contribute

If you forget your Access ID and password, call *Access Line* at 1-800-724-3402. You can reset a forgotten password by going to *GRS Access*.



## Get on track

No one cares more about reaching your retirement goals than you do. Your plan sponsor simply provides the foundation with this retirement or savings plan; you do the work by contributing to the plan and monitoring your progress.

# Select

You now have an idea of three things:

- What sort of retirement you want
- How much it's going to cost
- What you need to do to get there

Next, you need to find out which funds your savings will be invested into.

## Choosing the right investments for you

Every path to retirement is unique — even for people with the same goal.

It's important to choose the investment or combination of investments that best suits you.

Your plan sponsor wants to help you reach your goals and has carefully selected investment choices that best suit your plan.

### **Your plan offers:**

- Target date asset allocation funds
- Target risk asset allocation funds
- A range of investments which allows you to select your own

Take the time to learn more about these funds by reading the investment chart on page 31 or the fund reports on [www.grsaccess.com](http://www.grsaccess.com).

### **YOUR PLAN'S DEFAULT FUNDS**

If you don't make any investment selections, your savings will be invested in your plan's target date default fund. Which target date fund your contributions will be invested into will be based on your age at enrolment and the normal retirement age of the plan (determined by your plan sponsor). This may not be right for you so take the time to choose your funds carefully.

# STEP 3

## Target date asset allocation funds

Target date asset allocation funds are also called “target date funds” or “lifecycle funds” and can help make saving for your retirement easier.

All you have to do is choose the target date fund that’s closest to your desired retirement year. For this type of fund you don’t need to complete the *Investment personality questionnaire*.

### BENEFITS FOR YOU:

- Allows you to live your life while your investments adjust themselves
- Helps you avoid emotion-based decisions and market timing
- Makes it easy to get started
- Makes tracking your savings easier
- Provides diversification within a single fund
- Automatically rebalances to suit your retirement target year

### HOW TARGET DATE FUNDS WORK

A target date fund shifts to become more conservative as you near your selected retirement date. The graph below shows an example of how it works.



The asset mixes illustrated above are examples. Refer to the fund reports for the actual asset mix of each target date fund in your plan.

At the beginning, the target date fund is composed of more aggressive investments to help you grow your savings. Over time, the aggressive investment mix gradually shifts to a conservative mix to protect your savings as you approach retirement.



## YOUR PLAN'S TARGET DATE ASSET ALLOCATION FUNDS

Your plan offers the following target date funds:

- Cadence 2015 Fund (PSG)
- Cadence 2020 Fund (PSG)
- Cadence 2025 Fund (PSG)
- Cadence 2030 Fund (PSG)
- Cadence 2035 Fund (PSG)
- Cadence 2040 Fund (PSG)
- Cadence 2045 Fund (PSG)
- Cadence 2050 Fund (PSG)
- Cadence 2055 Fund (PSG)

## Your other investment choices

To learn more about your other choices, you first need to discover your investment personality. On the next page you'll find the *Investment personality questionnaire*. It will help you get a better understanding of your risk tolerance and will assist you in selecting investments.

# STEP 3

Explore your investment personality and risk tolerance by answering the following 14 questions. The results will help you select the investments that best suit you.

## Section one: Investment objectives

1.What is the intent of your portfolio? Please select the most appropriate one.

	Points
(a) To generate income for today	0
(b) To generate income at a later date	10
(c) To provide for my dependents (I do not anticipate using these funds)	15
(d) To fund a large purchase in the future	10

2.What is your major goal for your portfolio? Please select the most appropriate one.

	Points
(a) To ensure my portfolio remains secure	2
(b) To see my portfolio grow and avoid fluctuating returns	5
(c) To balance growth and security, and to keep pace with inflation	10
(d) To provide growth potential, and to accept some fluctuation in returns	15
(e) To provide the sole objective of potential long-term growth	20

Total points for section one

## Section two: Personal information

3.Which of the following ranges includes your age ?

	Points
(a) Under 30	15
(b) 30 to 39	15
(c) 40 to 49	15
(d) 50 to 59	10
(e) 60 to 69	5
(f) 70 to 79	3
(g) Over 79	2

4.Which of the following ranges best represents your current annual family income (including pensions) before taxes?

	Points
(a) Under \$30,000	4
(b) \$30,000 to \$60,000	6
(c) \$60,001 to \$90,000	8
(d) \$90,001 to \$120,000	10
(e) More than \$120,000	10

5. After deducting any loan or mortgage balances, which one of the following ranges best represents your immediate family's overall net worth?

	Points
(a) Under \$30,000	2
(b) \$30,000 to \$50,000	4
(c) \$50,001 to \$100,000	6
(d) \$100,001 to \$200,000	8
(e) \$200,001 to \$300,000	10
(f) More than \$300,000	10

Total points for section two

### Section three: Investment horizons

Investors often have distinct phases in their investment plans. The initial phase is savings and growth. During this time an investor builds up a portfolio toward a future goal. The second phase is typically the use of funds, either for a specific purchase or for income.

6. When do you anticipate using these funds?

	Points
(a) Immediately*	0
(b) One to three years*	0
(c) Four to five years	5
(d) Six to 10 years	10
(e) 11 to 15 years	15
(f) 16 to 20 years	20
(g) More than 20 years	20

7. At the time you need this money, when will you withdraw it?

	Points
(a) All at once, in a lump sum*	3
(b) Over a period of less than two years*	3
(c) Over a period of two to five years	5
(d) Over a period of six to nine years	8
(e) Over a period of 10 to 15 years	10
(f) Over a period of more than 15 years	15

\*If your response to question six is either (a) or (b), and your answer to question seven is also (a) or (b), your needs are short term. Consider using money market funds or short-term guaranteed interest investments to meet your savings goals.

This retirement plan is intended for long-term investing. Using this money for purposes other than retirement planning is not advised and may not be allowed under the registered pension plan locking-in rules.

8. What are your intentions regarding withdrawals and/or contributions to your investments today and over the next five years?

	Points
(a) I plan to withdraw money at regular intervals and do not plan on making contributions.	5
(b) I will likely make a lump-sum withdrawal and do not plan on making contributions.	7
(c) I will likely to be making both contributions and withdrawals.	8
(d) I will likely make additional contributions and will not be withdrawing any funds.	10
(e) I will certainly make regular contributions and will not be withdrawing any funds.	15

Total points for section three

# STEP 3

## Section four: Attitude toward risk

9. Which statement best describes your knowledge of investments?

	Points
(a) I have very little knowledge and I rely exclusively on the recommendations of financial advisors.	2
(b) I have limited knowledge of stocks and bonds, and I do not follow financial markets.	5
(c) I have a good working knowledge and I regularly follow financial markets.	8
(d) I understand completely how different investment products work; including stocks and bonds, and I follow financial markets closely.	10

10. Realizing there will be downturns in the market, in the event of a significant loss, how long are you prepared to hold your existing investments in anticipation of a recovery in value?

	Points
(a) Less than three months	5
(b) Three to six months	8
(c) Six months to one year	10
(d) One or two years	15
(e) Two to three years	20
(f) Three years or more	25

11. Assuming you invest \$100,000 for the long term, what is the maximum drop in your portfolio's value you could comfortably tolerate in any given year?

	Points
(a) I'd be uncomfortable with any loss.*	2
(b) A \$5,000 drop is all I could live with.	5
(c) A \$10,000 decline is something I could tolerate.	10
(d) A \$15,000 drop would be about all I could stand.	15
(e) A \$20,000 decline is pretty much my limit.	20
(f) I could live with a decline of more than \$20,000.	25

12. Which of the following statements most correctly describes your investment philosophy?

	Points
(a) I cannot accept any fluctuation in principal.*	5
(b) I can only accept minimal fluctuations and prefer to invest in safer, lower-return investments.	10
(c) I am willing to tolerate some ups and downs in the value of my investments to achieve overall higher returns in the long run.	20
(d) My main interest is high, long-term returns and I am not concerned about short-term decreases in the value of my investments.	30

Total points for section four



\*If your response to question 11 or 12 is (a), you should re-evaluate your need for growth and carefully consider your desire for stability. Portfolios without fluctuations in values generally have no growth component. If you cannot tolerate loss, even short term, consider using money market funds or short-term guaranteed interest investments to meet your savings goals.

## Section five: Portfolio volatility

Investment portfolios aimed at providing higher returns tend to have greater swings in value (providing both gains and losses). The more aggressive your portfolio, the more pronounced these swings become, and the more often short-term losses can occur.

13. A portfolio is a basket of different investments. The returns earned by a specific portfolio depend on the mix of investments that make up the portfolio. The following graph shows the probable range of returns (from best to worst) of four hypothetical portfolios over a one-year period. In which of these portfolios would you prefer to invest?

- |                 | Points |
|-----------------|--------|
| (a) Portfolio A | 5      |
| (b) Portfolio B | 10     |
| (c) Portfolio C | 20     |
| (d) Portfolio D | 30     |





# STEP 3

14. Some investors are more willing than others to accept periodic declines in the value of the portfolio as a trade-off for potentially higher long-term returns. Which response best represents your feelings toward the following statement?

I am willing to experience potentially large and frequent declines in the value of my investment if it will increase the likelihood of achieving higher long-term returns.

	Points
(a) Strongly agree	20
(b) Agree	15
(c) Disagree	10
(d) Strongly disagree	5

Total points for section five

Add up the section points to get your final total.

Total points for section one	<input type="text"/>
+ Total points for section two	<input type="text"/>
+ Total points for section three	<input type="text"/>
+ Total points for section four	<input type="text"/>
+ Total points for section five	<input type="text"/>
<b>= Final total</b>	<input type="text"/>

Match your final total to an investment personality below.

If your final total is between...

Your investment personality is...

105 or less	Conservative
106 to 135	Moderate
136 to 164	Balanced
165 to 199	Advanced
200 or more	Aggressive

Your investment personality is: \_\_\_\_\_

Over time, your financial objectives, personal circumstances and the level of risk you're comfortable with will change. We recommend you revisit the *Investment personality questionnaire* regularly or whenever your personal circumstances change significantly, for example: marriage, promotion, etc.

## Target risk asset allocation funds

Target risk asset allocation funds are often called “target risk” or “asset allocation” funds and are an easy way to invest your savings. You simply have to choose the fund that matches your investment personality from the *Investment personality questionnaire*.

### BENEFITS TO YOU:

- Diversification within a single fund – strength of one investment offsets a weakness in another
- Easy to use and manage
- Matches your personal investment objectives and risk tolerance
- Helps you avoid emotion-based decisions and market-timing
- Makes tracking your savings easier
- Automatically rebalances to suit your investment personality

### HOW THEY WORK

Target risk funds are specifically designed to match your investment personality and give you exposure to many investments in a single fund solution. They’re designed so you make only one selection from the list of target risk fund options.

Target risk funds are automatically rebalanced to ensure the asset allocation remains current and consistent with each fund’s investment objective.

This graph shows the difference in risk and return for each investment option.



The asset mixes illustrated above are examples. Refer to the fund reports for the actual asset mix of each target risk fund in your plan.

With target risk funds, you should take the *Investment personality questionnaire* every few years to make sure your risk tolerance still matches this fund. If it doesn’t, you should consider changing your investments to reflect your new risk personality.

# STEP 3

## YOUR PLAN'S TARGET RISK ASSET ALLOCATION FUNDS

Your plan offers the following target risk asset allocation funds:

- Conservative Portfolio Fund (PSG)
- Moderate Portfolio Fund (PSG)
- Balanced Portfolio Fund (PSG)
- Advanced Portfolio Fund (PSG)
- Aggressive Portfolio Fund (PSG)

For the fund reports associated with these target risk funds, visit [www.grsaccess.com](http://www.grsaccess.com) under Investments.

## Select your own investments

Using your investment personality as a guide, you can select a specific set of investments that best suits your personality and goals.

### BENEFITS TO YOU:

- Allows you to be hands-on with your investments
- Provides the opportunity for you to choose specific investments
- Gives the chance to diversify your investments to suit your goals

### HOW TO SELECT YOUR OWN FUNDS:

First you need to find the recommended asset mix for your investment personality, which you determined in the *Investment personality questionnaire*.

An **asset mix** is the recommended distribution of your investment dollars among different asset classes.

An **asset class** is a group of similar investments. They're grouped together based on how they earn a return or what they invest in. Your plan offers a selection of funds that may fall into one or more of these asset classes. You can identify asset classes by these symbols:



Asset allocation funds



Balanced funds



Canadian equity funds



Cash and equivalent funds



Fixed income funds



Foreign equity funds



Special equity funds

# STEP 3

The recommended asset mixes in this section illustrate suggestions for each investment personality. These asset mixes have been selected by investment experts. Simply select the asset mix chart that matches your investment personality.

After you find your asset mix, turn to the investment choices chart to match specific investments to your asset mix.

It's a good idea to invest no more than 25 per cent of your investments in any one fund (with the exception of asset allocation funds). If your asset mix recommends that you have more than 25 per cent in one asset class, consider selecting more than one fund.

By staying within the suggested asset mix percentages, you're growing your savings in a way that's comfortable to you.

This isn't however, a one-time process. As your life changes, so can your risk tolerance so it's a good idea to take the *Investment personality questionnaire* regularly to make sure your investments are still working for you.

## Guaranteed investments

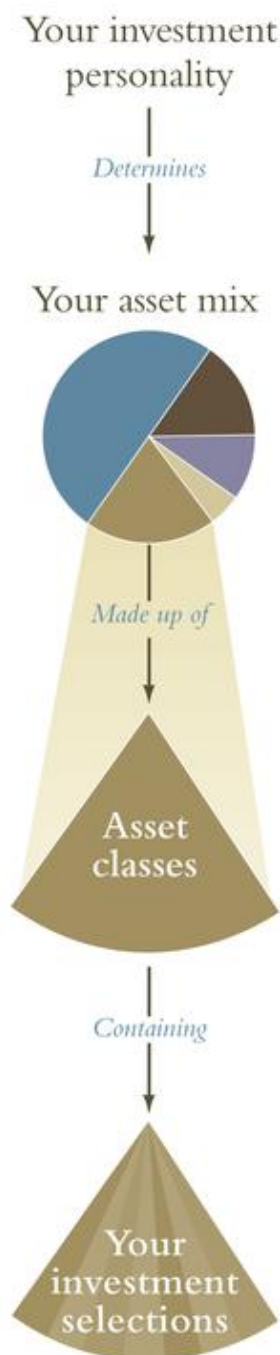
Your plan also offers guaranteed investments. These investments aren't based on an investment personality but offer an interest rate on contributions you invest for a predetermined time.

The interest rate offered on a guaranteed investment doesn't change. Sometimes the growth in a guaranteed investment may not even keep pace with the inflation rate.

Although you're guaranteed to get your initial contributions back with the stated interest, it may not be enough to help you reach your retirement savings goals. However, if you're close to retirement or you'll soon need to access the money you saved, guaranteed investments may be a good choice to avoid market fluctuations.

There may be fees or penalties associated with redeeming a guaranteed investment prior to its maturity date. Review your member booklet for more information.

## THE FUND SELECTION PROCESS



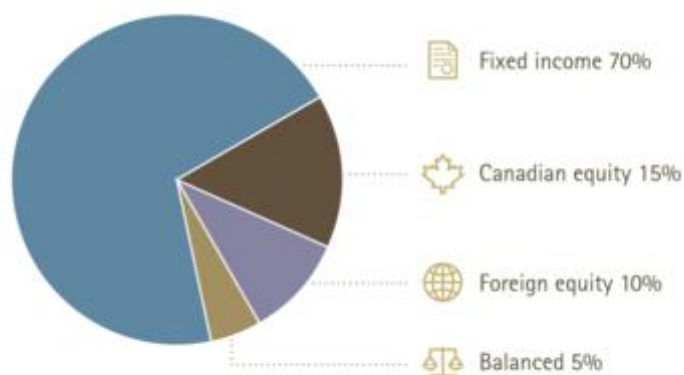


## Recommended asset mixes

### CONSERVATIVE

The conservative asset mix is the least aggressive option, with a primary emphasis on income. It's designed for investors who have a short period of time to invest, want a regular income, or have concerns about investment volatility. A small equity component is included to bolster returns above fixed income levels over the long term.

\* If you choose not to include balanced funds in your portfolio, our suggested asset mix is fixed income 75%, Canadian equity 15%, foreign equity 10%.



### MODERATE

The moderate asset mix is suitable for investors who have a medium period of time to invest and prefer more income than growth. With the largest portion of the asset mix in fixed income investments, and a good portion in equities, the risk is lower than other more aggressive options, but still provides a solid component for growth.

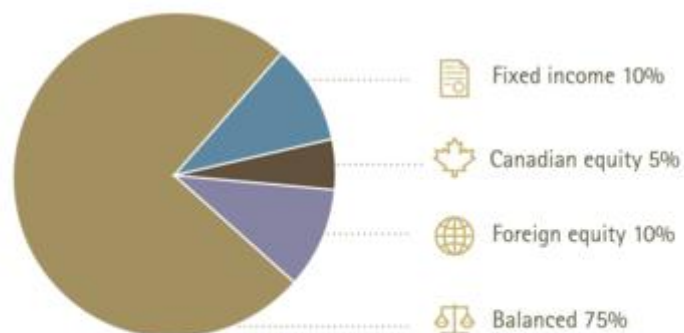
\* If you choose not to include balanced funds in your portfolio, our suggested asset mix is fixed income 60%, Canadian equity 25%, foreign equity 15%.



### BALANCED

The balanced asset mix is suitable for investors who want a longer-term balance between growth and income at reduced risk. The largest portion of this asset mix is in equities.

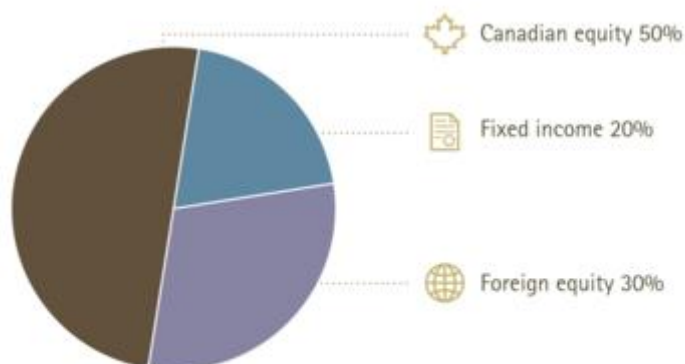
\* If you choose not to include balanced funds in your portfolio, our suggested asset mix is fixed income 40%, Canadian equity 35%, foreign equity 25%.



# STEP 3

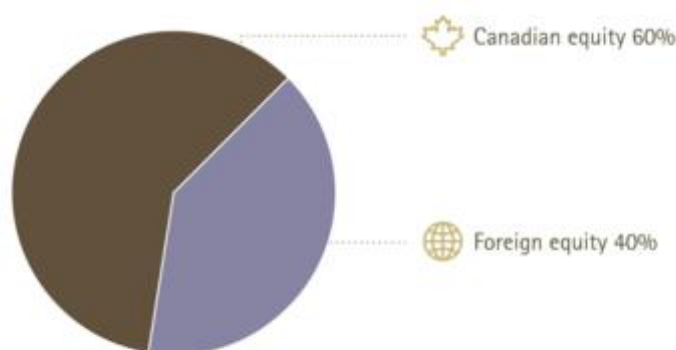
## ADVANCED

Advanced investors prefer to emphasize growth. The largest portion of this asset mix is in equities and a moderate amount is in fixed income investments. It's appropriate for investors who want some income in the short term, but are more interested in long-term capital appreciation.



## AGGRESSIVE

Aggressive investors want the potential for maximum long-term growth. This asset mix consists solely of equity investments, which is appropriate for people with a long period of time to invest and who aren't concerned with short-term investment volatility.



## FIND OUT MORE ABOUT YOUR INVESTMENT OPTIONS

On the next page, all of your investment options are summarized in a brief overview. For more details on a particular fund, read the fund reports on [www.grsaccess.com](http://www.grsaccess.com).

Here's a brief overview of your investment choices.

## Asset Allocation Funds



Fund name	Fund code	Gross annualized rates of return for period ending May 31, 2017 *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	ALL PLANS
Conservative Portfolio Fund (PSG)	LCOPO	6.39%	5.76%	6.37%	6.11%	0.718%
Moderate Portfolio Fund (PSG)	LMOPO	7.44%	6.49%	7.79%	6.32%	0.719%
Balanced Portfolio Fund (PSG)	LBAPO	10.75%	7.52%	10.30%	6.28%	0.718%
Advanced Portfolio Fund (PSG)	LADPO	13.62%	8.35%	12.39%	6.33%	0.718%
Aggressive Portfolio Fund (PSG)	LAGPO	16.58%	9.42%	14.68%	6.34%	0.719%
Cadence 2015 Fund (PSG)	CAD15	6.60%	5.91%	7.31%	5.56%	0.716%
Cadence 2020 Fund (PSG)	CAD20	7.86%	6.40%	8.44%	5.73%	0.716%
Cadence 2025 Fund (PSG)	CAD25	9.37%	7.14%	9.62%	6.01%	0.716%
Cadence 2030 Fund (PSG)	CAD30	10.68%	7.74%	10.57%	6.21%	0.717%
Cadence 2035 Fund (PSG)	CAD35	11.60%	7.95%	11.26%	6.26%	0.718%
Cadence 2040 Fund (PSG)	CAD40	12.41%	8.08%	11.74%	6.19%	0.719%
Cadence 2045 Fund (PSG)	CAD45	13.22%	8.28%	12.15%	6.12%	0.721%
Cadence 2050 Fund (PSG)	CAD50	13.88%	8.44%	12.45%	6.03%	0.721%
Cadence 2055 Fund (PSG)	CAD55	14.37%	8.57%	-	-	0.721%

# STEP 3

## Balanced Funds



Fund name	Fund code	Gross annualized rates of return for period ending May 31, 2017 *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	ALL PLANS
SRI Balanced Fund (GWLIM)	SRBAL	9.56%	7.56%	-	-	0.780%

## Cash and Equivalent Funds



Fund name	Fund code	Gross annualized rates of return for period ending May 31, 2017 *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	ALL PLANS
5 Yr Compound Interest Acct	CI5	-	-	-	-	N/A
Daily Interest Acct	DIA	-	-	-	-	N/A

\* The indicated growth in rates of return reflects changes in unit value and reinvestment of all distributions and is net of the fund operating expense and applicable taxes. It does not take into account investment management fees and applicable taxes payable by the unitholder which would reduce returns. Performance data is provided for illustrative purposes only and represents past performance, which is not necessarily indicative of future performance. Rates shown are valid at time of publication.

\*\* Investment management fees and fund operating expenses shown are exclusive of applicable taxes. Fund operating expenses fluctuate based on asset levels and actual expenses incurred, and are not guaranteed or projected; they are reported retrospectively by calendar year and are calculated as a percentage of the fund.

## WHAT'S NEXT

Continue to the fourth step, *Enrol* on the next page. *Enrol* will explain how to join your plan and will give you tips for staying on track to reaching your retirement goals.

# STEP 4



## Enrol

Now it's time to enrol in your plan. Enrolling is easy, just fill out the forms that start on page 35.

You may need to send different forms to different addresses so make sure you review each one carefully.

### Keep the dream alive

Congratulations! By enrolling in your group retirement and savings plan, you've taken the first steps towards achieving your retirement goals.

Review the *Stay on track* checklist to see how you can continue to make the most out of your group retirement and savings plan.

## Stay on track

- ❑ **Review and keep your statements** – They provide a snapshot of your retirement savings and whether or not you're on track to reaching your goals. You can also find copies of your statements at [www.grsaccess.com](http://www.grsaccess.com).
- ❑ **Increase contributions, if your plan allows** – To see the difference even a small increase could make to your retirement income, visit *My 1 per cent advantage* at [www.my1percentadvantage.ca](http://www.my1percentadvantage.ca). It's also available at [www.grsaccess.com](http://www.grsaccess.com) in *smartPATH* online learning in the *Learning centre*.
- ❑ **Act on your responsibilities** – No one cares more about your future than you do. As a plan member you're responsible for:
  - Making investment decisions that fit your goals and risk tolerance
  - Informing yourself about your group retirement and savings plan using all the tools available to you
  - Seeking advice from a trusted financial advisor
- ❑ **Review your goals** – You should review your plan at least once a year or as personal circumstances change. Your annual review should include taking the *Investment personality questionnaire* to make sure your risk tolerance hasn't changed.
- ❑ **Monitor your investments** – Keep a close eye on your investments and the other investment options in your plan. You can do that using your statements, fund reviews, fund reports, *GRS Access* and *Access Line*.
- ❑ **Keep perspective** – Short-term changes in the market are normal. Switching your investment choices because one investment looks like it's gaining value or your current investment is decreasing in value may not help you in the long-term.
- ❑ **Make sure your investments are living up to your expectations** – Take note of the *Retirement income illustrations* on your statements. They'll let you know if you're currently on track to meet your retirement goal; they will also show you the likelihood of reaching that goal based on different rates of return. To make the most effective use of this feature, complete the planning tool on [www.grsaccess.com](http://www.grsaccess.com).

## What's Next

### Understanding your investments

In selecting appropriate investments that match both your goals and investment style, you may want to spend some time reviewing the **fund reports** for your plan choices. These are located at [www.grsaccess.com](http://www.grsaccess.com) under *Investments*. Then fill out the forms beginning on page 35.

# Forms

Here you'll find the forms you need to enrol in the plan. Complete and submit to the address indicated on the form. Forms may have different return address information.



Return to Your plan administrator

**SECTION 1 – EMPLOYER/PLAN SPONSOR INFORMATION**

Name of employer/plan sponsor	Policy/plan number
<b>CANADIAN ENTERTAINMENT INDUSTRY RETIREMENT PLAN</b>	<b>62724</b>

**SECTION 2 – ISSUER INFORMATION**

This retirement savings plan is issued by London Life Insurance Company (the Issuer) 255 Dufferin Avenue, London, ON N6A 4K1. London Life is a subsidiary of Great-West Life. The Great-West Life Assurance Company and key design are trade-marks of Great-West Life, used under licence by London Life for the promotion and marketing of insurance products.

**SECTION 3 – ANNUITANT INFORMATION (please print)**

Last name	Middle initial	First name	Division/subgroup	Identification/employee number
			Div 168/Local 168	N/A
Social insurance number	Date of birth	<input type="checkbox"/> Male <input type="checkbox"/> Female	Language preference <input type="checkbox"/> English <input type="checkbox"/> French	Email address
I authorize the use of my social insurance number for tax reporting, identification and record keeping	yyyy mm dd			Required for online access and to email information about the plan or services connected with it

Address (apt. no., street no., street)

City	Province	Postal code	Telephone no.	Alternate telephone no.
			- - Ext.	- -

**SECTION 4 – BENEFICIARY INFORMATION**

**Primary beneficiary(ies) on my death**

Last name	First name	Date of birth yyyy mm dd	Relationship of beneficiary to annuitant				% of benefit
			Married	Select box below Quebec civil union spouse	OR Common-law partner	Specify under Other Other (child, friend, etc.)	
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
							Total 100%

Unless the law requires otherwise, if one of my primary beneficiaries predeceases me, their share will be paid to the surviving primary beneficiaries in equal shares, or if there is no surviving primary beneficiary(ies), to my contingent beneficiary(ies) named below. If there is no contingent beneficiary(ies), the benefit will be paid to my estate.

**Contingent beneficiary(ies) on my death**

Last name	First name	Date of birth yyyy mm dd	Relationship of beneficiary to annuitant	% of benefit
				Total 100%

Where permitted by law, these designations are for all benefits payable under the plan unless pension legislation requires payment to my eligible spouse or common-law partner.

All beneficiary designations are revocable **except**:

- where a *Designation of irrevocable beneficiary* form is completed
- where Quebec law applies and I have designated my married or civil union spouse as my beneficiary - the box below applies.

**Where Quebec law applies:**

- **If I designate my married or civil union spouse as my beneficiary**, they will be irrevocable unless I check the box below. If not, restrictions will apply, unless I obtain the consent of my spouse. For example, I will be prevented from changing my beneficiary, making withdrawals (where permitted) or exercising certain other rights.  
I designate my married or civil union spouse as my revocable beneficiary. ☐
- **Where a minor beneficiary or a person who lacks legal capacity resides in Quebec** - Benefits payable under this plan to a beneficiary who, at the time payment is to be made, is a minor or lacks legal capacity, will be paid to their tutor(s) or curator, unless a valid trust has been established for the benefit of the beneficiary, by will or by separate contract, to receive any such payment and the Issuer has been provided notice of the trust. If a trust has already been established, designate the trust as the beneficiary in this section. **Before designating a trust, legal advice should be sought.**



## Application for membership in a retirement savings plan (continued)

### SECTION 5 – TRUSTEE APPOINTMENT

(to be completed if any of the beneficiaries are minors or otherwise lack legal capacity AND DO NOT RESIDE IN QUEBEC)

If a formal trust does not exist, I hereby appoint:

Full name of trustee being appointed (last name, then first):	Trustee for (indicate beneficiary name)	Relationship of trustee to annuitant:

as trustee to receive, in trust, all benefits payable to any beneficiary designated under the plan who, at the time benefits are paid, is a minor or lacks legal capacity to give a valid discharge according to the laws of the beneficiary's domicile. Payment of benefits to the trustee discharges the Issuer to the extent of the payment. I authorize the trustee in their sole discretion to use the benefits for the education or maintenance of the beneficiary and to exercise any right of the beneficiary under the plan. The trustee may, in addition to the investments authorized for trustees, invest in any product of, or offered by, the Issuer or its affiliated financial institutions. The trust for any beneficiary will terminate once that beneficiary is both of age of majority and has legal capacity to give a valid discharge. I direct the trustee to deliver at that time to the beneficiary the assets held in trust for that beneficiary. I or my personal representative may by writing appoint a new trustee to replace the former trustee.

### SECTION 6 – INVESTMENT SELECTION *"Total allocation must equal 100%"*

Select investment(s) for member contributions, and if applicable, employer contributions. If a selection is not made, contributions will be invested in the default investment.

#### Target Risk Asset Allocation Funds

(Complete the Investment Personality Questionnaire to determine the fund most suited to you)

Conservative Portfolio (PSG)	LCOPO	_____ %
Moderate Portfolio (PSG)	LMOPO	_____ %
Balanced Portfolio (PSG)	LBAPO	_____ %
Advanced Portfolio (PSG)	LADPO	_____ %
Aggressive Portfolio (PSG)	LAGPO	_____ %

#### Cash and Cash Equivalents

Daily Interest Account	DIA	_____ %
5 Yr Compound Interest	C15	_____ %

#### Balanced Fund

SRI Balanced (GWLIM)	SRBAL	_____ %
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#### Target Date Asset Allocation Funds

(Select the Cadence Series below. Your contributions will be directed to the fund in the series that matures closest to the year in which you reach age 65)

Cadence Series (PSG) \_\_\_\_\_ %

#### Default Fund – Cadence

The fund chosen will be the fund that matures to the year in which you turn 65 years of age)

Choose only if you would like to be invested 100 % ☐  
in the Default Fund

### SECTION 7 – CONFIDENTIAL INFORMATION FILE

The Issuer will establish a confidential information file that contains personal information concerning the annuitant. By submitting a written request to the Issuer, the annuitant may exercise rights of access to, and rectification of, the file. The Issuer will collect, use and disclose the annuitant's personal information to: process this application and provide, administer and service the plan applied for (including service quality assessments by or on behalf of the Issuer); advise the annuitant of products and services to help the annuitant plan for financial security; investigate, if required, and pay benefits under the plan; create and maintain records concerning our relationship as appropriate; and, fulfil such other purposes as are directly related to the preceding. The Issuer may use service providers within or outside Canada. Personal information concerning the annuitant will only be available to the annuitant, plan sponsor, pension and related government authorities, the Issuer, its affiliates, and any duly authorized employees, agents and representatives of the Issuer or its affiliates, within or outside Canada, for or related to the purpose of the plan, except as otherwise may be required, authorized or allowed by law or legal process, or by the annuitant. In all cases, availability is subject to lawful determination by the Issuer. Personal information is collected, used, disclosed, or otherwise processed or handled in accordance with governing law, including applicable privacy legislation, and the annuitant's personal information may be subject to disclosure to those authorized under applicable law within or outside Canada. For more information about our privacy practices, please ask for a copy of our Privacy Guidelines brochure.

### SECTION 8 – APPLICATION FOR REGISTRATION

I apply for membership in the retirement savings plan and authorize the plan sponsor to act as my agent for the purpose of the plan. I request that the Issuer apply to register the plan as a registered retirement savings plan under the Income Tax Act (Canada) and any similar provincial law. If locked-in pension funds are transferred to the plan, I agree and acknowledge that such funds will be governed by the locked-in retirement account endorsement, locked-in retirement savings plan endorsement, or restricted locked-in savings plan endorsement, as applicable (the locked-in endorsement), which will form part of the plan and will override the terms of the retirement savings plan certificate issued to the member to the extent of any inconsistency between the certificate and the locked-in endorsement.

### SECTION 9 – SIGNATURE

I confirm the information on this form and will update it in the future as it changes. I am aware of the reasons the information covered by my authorizations and consents is needed, and the benefits of, and the risks of not, authorizing/consenting. I authorize and consent to the Issuer collecting, using, and disclosing personal information concerning me for the purposes outlined in the Confidential Information File section. This authorization and consent is given in accordance with applicable law and without limiting the authorizations and consents given elsewhere in this application. My authorizations and consents will begin the date this application is signed and end when no longer required. My authorizations and consents may be revoked at any time by either written or electronic notification to the Issuer, subject to legal and contractual considerations. A reproduction of my authorizations and consents will be as valid as the original. If I cease to be eligible to participate in the plan and do not make an election in accordance with the terms of the plan, the Issuer is authorized to exercise transfer or withdrawal options provided in the plan, and I hereby appoint the Issuer as my agent for this and any related purpose.

Signature of annuitant

Date

**SECTION 1 – EMPLOYER/PLAN SPONSOR INFORMATION**

Name of employer/plan sponsor	Policy/plan number
<b>CANADIAN ENTERTAINMENT INDUSTRY RETIREMENT PLAN</b>	<b>62724</b>

**SECTION 2 – ISSUER INFORMATION**

The non-registered savings plan is issued by London Life Insurance Company (the Issuer) 255 Dufferin Avenue, London, ON N6A 4K1. London Life is a subsidiary of Great-West Life. The Great-West Life Assurance Company and key design are trade-marks of Great-West Life, used under licence by London Life for the promotion and marketing of insurance products.

**SECTION 3 – APPLICANT INFORMATION (all fields must be completed) (please print)**

Last name	Middle initial	First name	Division/subgroup	Identification/employee number
			Div 168/ Sub 168	N/A

Social insurance number (SIN)	Date of birth	<input type="checkbox"/> Male <input type="checkbox"/> Female	Language <input type="checkbox"/> English <input type="checkbox"/> French	Email address
I authorize the use of my SIN for tax reporting, identification and record keeping	yyyy mm dd			Required for online access and to email information about the plan or services connected with it

Address (apt. no., street no., street)

City	Province	Postal code	Telephone no. - - Ext.	Alternate telephone no. - -
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If the above address is a PO box, general delivery or rural route, also include the civic or street address below

Address (apt. no., street no., street)	City	Province	Postal code
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Are you a United States citizen or U.S. resident for tax purposes? ☐ Yes ☐ No

If yes, provide taxpayer identification number (TIN): \_\_\_\_\_

Are you a resident for tax purposes in a country or region other than Canada or the United States? ☐ Yes ☐ No

If yes, provide jurisdiction(s) of residence for tax purposes \_\_\_\_\_ and taxpayer identification number \_\_\_\_\_

Failure to answer may require the Issuer to report to Canada Revenue Agency that a response was not received

**SECTION 4 – BENEFICIARY INFORMATION**

**Primary beneficiary(ies) on my death**

Last name	First name	Date of birth yyyy mm dd	Relationship of beneficiary to me				% of benefit
			Married	Quebec civil union spouse	Common-law partner	Other (child, friend, etc.)	
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
							Total 100%

Unless the law requires otherwise, if one of my primary beneficiaries predeceases me, their share will be paid to the surviving primary beneficiaries in equal shares, or if there is no surviving primary beneficiary(ies), to my contingent beneficiary(ies) named below. If there is no contingent beneficiary(ies), the benefit will be paid to my estate.

**Contingent beneficiary(ies) on my death**

Last name	First name	Date of birth yyyy mm dd	Relationship of beneficiary to me	% of benefit
				Total 100%

Where permitted by law, these designations are for all benefits payable under the plan.



## Application for membership in a non-registered savings plan (continued)

### SECTION 4 – BENEFICIARY INFORMATION (continued)

All beneficiary designations are revocable **except**:

- where a *Designation of irrevocable beneficiary* form is completed
- where Quebec law applies and I have designated my married or civil union spouse as my beneficiary – the box below applies.

#### Where Quebec law applies:

- If I designate my married or civil union spouse as my beneficiary, they will be irrevocable unless I check the box below. If not, restrictions will apply, unless I obtain the consent of my spouse. For example, I will be prevented from changing my beneficiary, making withdrawals (where permitted) or exercising certain other rights.  
I designate my married or civil union spouse as my revocable beneficiary. ☐
- Where a minor beneficiary or a person who lacks legal capacity resides in Quebec – Benefits payable under this plan to a beneficiary who, at the time payment is to be made, is a minor or lacks legal capacity, will be paid to their tutor(s) or curator, unless a valid trust has been established for the benefit of the beneficiary, by will or by separate contract, to receive any such payment and the Issuer has been provided notice of the trust. If a trust has already been established, designate the trust as the beneficiary in this section. **Before designating a trust, legal advice should be sought.**

### SECTION 5 – TRUSTEE APPOINTMENT

(to be completed if any of the beneficiaries are minor or otherwise lack legal capacity AND DO NOT RESIDE IN QUEBEC)

If a formal trust does not exist, I hereby appoint:

Full name of trustee being appointed (last name, then first)	Trustee for (indicate beneficiary name)	Relationship of trustee to me

as trustee to receive, in trust, all benefits payable to any beneficiary designated under the plan who, at the time benefits are paid, is a minor or lacks legal capacity to give a valid discharge according to the laws of the beneficiary's domicile. Payment of benefits to the trustee discharges the Issuer to the extent of the payment. I authorize the trustee in their sole discretion to use the benefits for the education or maintenance of the beneficiary and to exercise any right of the beneficiary under the plan. The trustee may, in addition to the investments authorized for trustees, invest in any product of, or offered by the Issuer or its affiliated financial institutions. The trust for any beneficiary will terminate once that beneficiary is both of age of majority and has legal capacity to give a valid discharge. I direct the trustee to deliver at that time to the beneficiary the assets held in trust for that beneficiary. I or my personal representative may by writing appoint a new trustee to replace the former trustee.

### SECTION 6 – INVESTMENT SELECTION (Total allocation must equal 100%)

Select investment(s) for member contributions, and if applicable, employer contributions. If a selection is not made, contributions will be invested in the default investment.

#### Target Risk Asset Allocation Funds

(Complete the Investment Personality Questionnaire to determine the fund most suited to you)

Conservative Portfolio (PSG)	LCOPO	_____ %
Moderate Portfolio (PSG)	LMOPO	_____ %
Balanced Portfolio (PSG)	LBAPO	_____ %
Advanced Portfolio (PSG)	LADPO	_____ %
Aggressive Portfolio (PSG)	LAGPO	_____ %

#### Cash and Cash Equivalents

Daily Interest Account	DIA	_____ %
5 Yr Compound Interest	CI5	_____ %

#### Balanced Fund

SRI Balanced (GWLIM)	SRBAL	_____ %
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#### Target Date Asset Allocation Funds

(Select the Cadence Series below. Your contributions will be directed to the fund in the series that matures closest to the year in which you reach age 65)

Cadence Series (PSG)	_____ %
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#### Default Fund – Cadence

The fund chosen will be the fund that matures to the year in which you turn 65 years of age)

Choose only if you would like to be invested 100 % ☐  
in the Default Fund

### SECTION 7 – CONFIDENTIAL INFORMATION FILE

The Issuer will establish a confidential information file that contains personal information concerning the applicant. By submitting a written request to the Issuer, the applicant may exercise rights of access to, and rectification of, the file. The Issuer will collect, use and disclose the applicant's personal information to: process this application and provide, administer and service the plan applied for (including service quality assessments by or on behalf of the Issuer); advise the applicant of products and services to help the applicant plan for financial security; investigate, if required, and pay benefits under the plan; create and maintain records concerning our relationship as appropriate; and, fulfil such other purposes as are directly related to the preceding. The Issuer may use service providers within or outside Canada. Personal information concerning the applicant will only be available to the applicant, plan sponsor, pension and related government authorities, the Issuer, its affiliates, and any duly authorized employees, agents and representatives of the Issuer or its affiliates, within or outside Canada, for or related to the purpose of the plan, except as otherwise may be required, authorized or allowed by law or legal process, or by the applicant. In all cases, availability is subject to lawful determination by the Issuer. Personal information is collected, used, disclosed, or otherwise processed or handled in accordance with governing law, including applicable privacy legislation, and the applicant's personal information may be subject to disclosure to those authorized under applicable law within or outside Canada. For more information about our privacy practices, please ask for a copy of our Privacy Guidelines brochure.

### SECTION 8 – SIGNATURE

I apply for membership in the plan and appoint the plan sponsor as my agent for the purpose of the plan. I confirm the information on this form is complete and accurate and will update it in the future as it changes. I am aware of the reasons the information covered by my authorizations and consents is needed, and the benefits of, and the risks of not, authorizing/consenting. I authorize and consent to the Issuer collecting, using, and disclosing personal information concerning me for the purposes outlined in the Confidential Information File section. This authorization and consent is given in accordance with applicable law and without limiting the authorizations and consents given elsewhere in this application. My authorizations and consents will begin the date this application is signed and end when no longer required. My authorizations and consents may be revoked at any time by either written or electronic notification to the Issuer, subject to legal and contractual considerations. A reproduction of my authorizations and consents will be as valid as the original. If I cease to be eligible to participate in the plan and do not make an election in accordance with the plan terms, the Issuer is authorized to exercise transfer or withdrawal options provided in the plan, and I hereby appoint the Issuer as my agent for this and any related purpose.

Signature of applicant

Date

**PART 1 – CLIENT IDENTIFICATION**

Account/policyholder last name		First name & initial(s)	
Address			Postal code
Social Insurance Number	Home telephone number ( ) -	Alternate telephone number ( ) -	

**PART 2 – RECEIVING INSTITUTION INFORMATION**

Receiving institution <b>LONDON LIFE INSURANCE COMPANY</b>	Address (to confirm, contact Access Line at 1-800-724-3402 Monday to Friday 8 a.m. to 8 p.m. ET) Attn: Great-West Life, Group Retirement Services 255 Dufferin Avenue, T540, London, ON N6A 4K1		
Name of employer/plan sponsor <b>CANADIAN ENTERTAINMENT INDUSTRY RETIREMENT PLAN</b>	Policy/plan number <b>62724-168</b>	Plan type <input checked="" type="checkbox"/> RRSP <input type="checkbox"/> Locked-in RRSP (LIRA) <input type="checkbox"/> Registered Pension Plan	

Services for this plan are provided by The Great-West Life Assurance Company (Great-West). The plan is issued by London Life Insurance Company (the issuer), a subsidiary of Great-West.

**PART 3 – CLIENT DIRECTION TO RELINQUISHING INSTITUTION**

Relinquishing institution name	
Address	Postal code
Client account/policy number	Transfer <u>cash</u> value of (check one box only) <input type="checkbox"/> Full account/policy <input type="checkbox"/> Partial account/policy as indicated below or on attached list

<b>* Please refer to bold statement in Client authorization section below</b>		For use by relinquishing institution
Investment amount (\$)	Symbol and/or certificate/policy number	Delay transfer until (mm dd yyyy)
Investment description		
Investment amount (\$)	Symbol and/or certificate/policy number	Delay transfer until (mm dd yyyy)
Investment description		

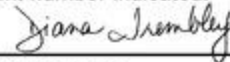
**PART 4 – CLIENT AUTHORIZATION**

I hereby request the transfer of my account and its investments as described above.  
I have requested a transfer in cash. I authorize the liquidation of all or part of my investments and I agree to pay any applicable fees, charges or adjustments.

X	Signature of account/policyholder	Date
X	Signature of preferred or irrevocable beneficiary (if applicable)	Date

**PART 5 – ACCEPTANCE BY RECEIVING INSTITUTION**

The receiving institution named above accepts the above request for transfer and, when the funds and an application for membership in the plan are received, will credit the annuitant or member under the plan or account number indicated.

Date	Authorized signature 	VP, GRS Administration Position or office
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**PART 6 – FOR USE BY RELINQUISHING INSTITUTION ONLY**

Registered type	<input type="checkbox"/> RPP <input type="checkbox"/> DPSP <input type="checkbox"/> RRSP (personal) <input type="checkbox"/> Locked-in RRSP (LIRA) <input type="checkbox"/> RRSP (spousal) – Spouse's name _____ Social Insurance Number _____ - -		
Locked-in funds <input type="checkbox"/> No <input type="checkbox"/> Yes	Original owner <input type="checkbox"/> Yes <input type="checkbox"/> No (no means funds originate from a former or deceased spouse/common-law partner)		
Locked-in amount \$	Governing legislation	Sex-distinct amount \$	Unisex amount \$
Contact name	Telephone ( )		
Authorized signature	Position	Date	



## How to complete a transfer authorization form

If you have questions or need help to complete the form, call *Access Line* at 1-800-724-3402 to speak with a representative Monday to Friday between 8 a.m. and 8 p.m. ET. Additional transfer forms are available on GRS Access at [www.grsaccess.com](http://www.grsaccess.com). Sign in, then go to Change your portfolio> Printable forms.

Before you begin your transfer authorization form, you'll need:

- Your social insurance number (SIN)
- Your policy/plan number (Look online at GRS Access, [www.grsaccess.com](http://www.grsaccess.com), or on your plan member statement for your client policy/plan number.)
- Your latest statement from the financial institution holding the savings you wish to transfer. Depending on the financial institution, you may also be able to find the information online.

NOTE: If you're transferring your savings from a registered account that has a preferred or irrevocable beneficiary, that beneficiary will need to sign the form as well. To determine whether or not you have an irrevocable or preferred beneficiary, please contact the financial institution that currently holds your savings.

### Part 1 – Your personal information

Ensure the personal information you enter here exactly matches the personal information on your group plan statement. For example, if you have used a middle name or a middle initial on your statement, include it here. It helps us make sure your savings are transferred to the correct person.

### Part 2 – Information about your group plan

Provide the name of your employer/plan sponsor and your group policy/plan number. Then select the type of plan you are moving your savings into. The options are shown on the form:

- Registered pension plan
- RRSP
- Locked-in RRSP (LIRA)

### Part 3 – Information about the financial institution which currently holds your savings

Provide the name and mailing address of the financial institution which now holds the savings to be transferred. Include details on your account or policy. You will find all this information on your statement or, depending on your financial institution, you may be able to find it online.

We recommend you ask the financial institution currently holding your savings if you'll be charged any transfer fees or deferred sales charges to transfer out of your current plan.

### Part 4 – Sign and date

Sign and date the transfer form in this section.

If you are transferring a registered account with a preferred or irrevocable beneficiary, that person will also need to sign the form.

### Part 5 – Great-West Life completes this section

### Part 6 – The financial institution that currently holds your savings will complete this section

When you've completed the form, deliver it to the financial institution which holds the savings you want to transfer.

Plan Administrator: **Melinda Davis**

CEIRP

22 St. Joseph St., Toronto, ON M4Y 1J9

Phone: 416-362-2665

Email: [melinda@ceirp.ca](mailto:melinda@ceirp.ca)

Great-West Life: 1-800-724-3402

Group Plan #62724



This booklet has been prepared for general information purposes only to assist you in thinking about your financial future. It is not construed as providing you with legal, tax, financial or other professional advice and independent advice should be sought. You are solely responsible for the investment allocation decisions you make. Individual circumstances vary and, while we have tried to ensure that all of the information is accurate at the time of publication, changes to legislation or the marketplace may render parts of this booklet misleading or invalid. Great-West Life, London Life and Canada Life will not be liable for any loss, or damages whatsoever, whether directly or indirectly incurred, arising out of the use or misuse of or errors or omissions in the information contained in this booklet.

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