

RBC Guaranteed Investment Funds

Application for Registered and Non-Registered Contracts



Please send the completed and signed application to:

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

Fax: 1-866-480-3225

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



Insurance

COLLECTION AND USE OF PERSONAL INFORMATION

Collecting your personal information

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

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

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

Using your personal information

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

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

For these purposes, we may make this information available to our employees, our agents and service providers, and third parties, who are required to maintain the confidentiality of this information.

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

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

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

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

Other uses of your personal information

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

- If you also deal with RBC companies, we may, where not prohibited by law, consolidate this information with information they have about you to allow us and any of them to manage your relationship with RBC companies and our business.

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

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

Your right to access your information

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

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

Our privacy policies

You may obtain more information about our privacy policies by asking for a copy of our “Financial Fraud Prevention and Privacy Protection” brochure, by calling us at the toll free number shown above or by visiting our web site at www.rbc.com/privacy



Please use a fillable application.

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

Advisor Information

- Ensure you complete your advisor and dealer information in full and accurately. Any missing information could delay the processing of the application.

Contract Type

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

Owner Information

- If the Owner's address is a PO Box, you will also need to indicate their civic address.
- The Owner must be a resident of Canada for tax purposes, and must be 18 years of age.**
- Owner's occupation is mandatory. Please be as specific as possible indicating nature of business.**
- Original photo ID must be presented for recording. Expiry dates and the jurisdiction of issue must be recorded directly on the application. **DO NOT SUBMIT A PHOTOCOPY OF THE IDENTIFICATION.**
- For non-registered contracts:** Complete Declaration of tax residency section – **MANDATORY** for all non-registered owners.

Third Party Declaration

- It is mandatory to complete this section for non-registered contracts. If your client has selected "yes", the **Third Party Declaration form (00511)** must be completed.

Annuitant

- Complete this section if the Annuitant is different than the Owner.
- The annuitant must be a resident of Canada.**
- The Contract ends on the death of the last surviving Annuitant.

Successor Annuitant

- A Successor Annuitant cannot be named as beneficiary.

Beneficiaries

- If the Owner wishes the death benefit payable to one or more of their beneficiaries in the form of a non-commutable payout annuity, please complete the **RBC GIF Beneficiary Designation and Settlement Election Form #111494** along with this application.

Deposits

- All cheques must be made payable to **RBC Life Insurance Company** or your dealer (if applicable). Cheques must be pre-printed and personalized with the name and address of the payor. If deposits are from a non-chequing account, the application and agreement must be accompanied by a system-generated banking slip or a letter from the bank.
- If funds are being paid by **Pre-Authorized Debit**, the **Pre-Authorized Debit (PAD) Agreement** at the back of the application must be completed in full along with a copy of the specimen cheque marked "Void".
- If funds are being paid by a one-time withdrawal from your clients' bank account, please complete the **RBC Insurance One-Time Pre-Authorized Debit (PAD) Agreement Form #110382 along with a specimen cheque marked "Void"** and submit it with this application.
- If funds are coming from another financial institution, please include copies of transfer documents and **send the original forms directly to the relinquishing financial institution (we recommend you include a copy of a recent client statement of the relinquishing account).**
- Complete all applicable questions in the Source of Funds section.

Investment Instructions

- Ensure you choose the correct fund number for the Funds you have chosen and the total percentages add up to 100%.

FAX completed applications to 1-866-480-3225 (retain originals until trade confirmation is received)

If not submitting by fax, send originals directly to
RBC Life Insurance Company
c/o RBC Investor Services Trust, Shareholder Services
155 Wellington Street West, 3rd Floor
Toronto, ON M5V 3L3

To obtain a status of the application, contact RBC Investor Services Trust at 1-866-372-2443 (**Advisors only**)



Advisor information (MANDATORY) Please fax the completed and signed application to:

1-866-480-3225 or mail/courier to: RBC Life Insurance Company c/o RBC Investor Services Trust, Shareholder Services, 155 Wellington Street West, 3rd Floor Toronto, ON M5V 3L3

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

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

Form with fields: Name of advisor (first, middle initial, last), Advisor phone number, Advisor code (Fundserv code if applicable), Dealer/agency name, Advisor/MGA office email address, Dealer code

1 Contract Owner information

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

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

You have expressly requested this application, your Contract and all related documents, including notices, be in the English language. Vous avez expressément demandé que cette demande, votre Contrat et tous documents y afférents, y compris tout avis, soient rédigés en langue anglaise. (Quebec only/ Québec seulement)

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

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

Form with fields: Your legal name (first, middle initial, last), Language Preference (English/French), Date of birth (dd/mm/yyyy), Sex (Female/Male), Social Insurance Number (SIN) or Business Number (BN), Mailing Address (number, street and apartment), City or town, Province, Postal code, Telephone number, Email address

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

Street Address (number, street and apartment)

Your Occupation. (Job title and nature of business) (MANDATORY)

Form with fields: Retired checkbox, Government issued photo ID, Passport, Driver's licence, Other federal or provincial government issued valid photo ID, Document number, Expiry date (dd/mm/yyyy), Jurisdiction of document issue: Province (if applicable), Country

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

If the owner of this contract is a Corporation or a Non-Individual Applicant (ie. Corporation, trust or other organization) please complete form 117444-CRS/FATCA Declaration of Tax Residence for Entities unless this is a Sole Proprietorship.

Form with fields: Tick (✓) all of the options that apply to you, Are you a tax resident of any countries other than Canada? Yes/No, I am a tax resident or a citizen of the United States. TIN from the United States, I am a tax resident of a jurisdiction other than Canada or the United States, Reason 1, Reason 2, Reason 3, Table with columns: Jurisdiction of tax residence, Taxpayer identification number, If you do not have a TIN, choose reason 1, 2 or 3.

Please detach stub before removing copies from application.

2 What type of Contract would you like?

Please check one (subject to availability in your province). If you would like to open more than one Contract, please complete a separate application for each Contract.

Please obtain and read the RBC GIF Information Folder and Contract and the Fund Facts.

- | | |
|--|--|
| <input type="checkbox"/> Non-Registered | <input type="checkbox"/> Retirement Income Fund (RIF) |
| <input type="checkbox"/> Retirement Savings Plan (RSP) | <input type="checkbox"/> Spousal Retirement Income Fund (SRIF) |
| <input type="checkbox"/> Spousal Retirement Savings Plan (SRSP) | <input type="checkbox"/> Life Income Fund (LIF) |
| <input type="checkbox"/> Restricted Locked-in Savings Plan (RLSP) <i>For Federally regulated plans only</i> | <input type="checkbox"/> Locked-in Retirement Income Fund (LRIF) |
| <input type="checkbox"/> Locked-in Retirement Savings Plan (LRSP) or Locked-in Retirement Account (LIRA)* | <input type="checkbox"/> Prescribed Retirement Income Fund (PRIF) |
| <input type="checkbox"/> If Funds are locked in, please provide the jurisdiction of the pension plan registration: _____ | <input type="checkbox"/> Restricted Life Income Fund (RLIF)* <i>for Federally regulated plans only</i> |

Spousal Contributor Information

Complete this section if Spousal Retirement Savings Plan or Spousal Retirement Income Fund is chosen.

Name of contributing spouse or common-law partner	Contributing spouse's or common-law partner's Social Insurance Number (SIN)	Spouse's or common-law partner's date of birth (dd/mm/yyyy)

If funds are locked-in, do you have a spouse or common-law partner within the meaning of applicable pension standards legislation?

- Yes No

If yes, please provide the following information:

- For **Alberta, Manitoba, Saskatchewan or Nova Scotia** locked-in Funds, a spousal waiver form must be completed.
- For **British Columbia** locked-in Funds, your spousal consent form must be completed.
- For **Federally** locked-in Funds, your spousal consent form must be completed.
- For **Ontario or Newfoundland** locked-in Funds, your spouse or common-law partner must sign here to consent to the purchase of the a locked-in account:

Name of spouse or common-law partner	Signature of spouse or common-law partner	Date signed (dd/mm/yyyy)

Complete sections 3 to 7 for Non-Registered Contracts only.

3 Third Party Declaration

Will another individual or entity give direction to the policy owner(s) regarding the purchase of the contract, making deposits, requesting redemptions or receiving payments? No Yes
 If you have checked yes complete the **Third Party Declaration Form**.

4 Purpose of Investment

(Check all that apply)

- Long Term Investment Retirement Savings Estate Planning
 Business/Key Person Protection Other _____

5 Will the Contract have Joint Owners?

We will send the Contract information and future mailings to the Owner's address provided in Section 1. **Joint Ownership with right of survivorship means if one of the owners dies the surviving Owner will assume full ownership of the contract provided the deceased Owner is not the sole annuitant.**

Which current, valid and original government issued photo ID are you showing to verify the Joint Owner's **IDENTITY**, as required by law? **(MANDATORY)**

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

5a No (Proceed to section 6) Yes (Please complete section 5b)

5b Will joint owner be the successor annuitant?

- No (On the death of the primary annuitant the contract will cease and a death benefit will be paid out according to the beneficiary designation on record)
- Yes (Successor ownership of this contract will cease upon the death of the annuitant, and if applicable, the successor annuitant)

Your full legal name (first, middle initial, last)

Date of birth (dd/mm/yyyy)	Sex <input type="checkbox"/> Female <input type="checkbox"/> Male	Social Insurance Number (SIN) or Business Number (BN)
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Mailing Address (number, street and apartment) **SAME AS SECTION 1**

City or town	Province	Postal code	Telephone number
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If your mailing address above is a PO Box, General Delivery, or Rural Route, please provide your civic or street address below.

Street Address (number, street and apartment)

Your Occupation. (Job title and nature of business) (MANDATORY)

Retired

Government issued photo ID

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

Quebec only:

- As contract owner I hereby appoint the joint owner specified in section 5b as my subrogated policy holder.
- As joint owner I hereby appoint the contract owner specified in section 1 as my subrogated policy holder.

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

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

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

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

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

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

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

6 Do you want to name a Successor Owner?

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

Yes (Please complete section below) No

Full legal name of Successor Owner (first, middle initial, last)	Relationship to Contract Owner
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If you are the owner and the annuitant, in order to have a successor owner you must designate a successor annuitant.

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

Please detach stub before removing copies from application.

7 Is the Annuitant different from the Owner named in Section 1?

On the death of the Annuitant, a death benefit will be payable unless a Successor Annuitant is named in Section 5 or 8.

Mandatory question for Corporation or Non-Individual applicants.

Yes (Please complete the information below) No (Annuitant will be the same person named in section 1)

Full legal name of Annuitant (first, middle initial, last)		Relationship to Contract Owner	
Date of birth (dd/mm/yyyy)		Sex <input type="checkbox"/> Female <input type="checkbox"/> Male	
Address (number, street and apartment)		<input type="checkbox"/> SAME AS SECTION 1	
City or town	Province	Postal code	

8 Is there a Successor Annuitant?

Yes (Please complete information below) No (Proceed to next section)

Non-Registered Contract: If you name a Successor Annuitant, on the death of the first Annuitant, no death benefit is payable and the Contract will continue (If you are named a **joint owner complete section 5 only**).
RIF and PRIF: The Successor Annuitant must be your spouse or common-law partner. At the time of your death, this Contract will continue to be in force and your spouse or common-law partner will become the Owner

Full legal name of Annuitant (first, middle initial, last)		Relationship to Contract Owner	
Date of birth (dd/mm/yyyy)	Sex <input type="checkbox"/> Female <input type="checkbox"/> Male	Social Insurance Number (SIN) or Business Number (BN)	

If permitted by law I reserve the right to revoke this election.

9 Beneficiary Designation and Settlement Election

The person or persons you name here will receive a death benefit on the death of the last surviving Annuitant. A beneficiary cannot be the same as the Annuitant or Successor Annuitant.
 If designation is left blank, benefits will be payable to the owner if the owner is not the annuitant. Otherwise to the owner's estate.

9a ANNUITY SETTLEMENT OPTION

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

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

9b Where a primary beneficiary pre-deceases the last surviving Annuitant, the share of benefits attributed to that primary beneficiary will be distributed pro rata amongst the remaining primary beneficiaries.
For RSP, SRSP, LIRA, LRSP, RLSP: The beneficiaries named here will carry over, under the Retirement Income Fund resulting from the automatic conversion of your RSP, unless we receive written instructions from you stating otherwise.

Primary beneficiary legal name(s)	Relationship to Owner	Share of benefits	Designation
		%	<input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable
		%	<input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable
		%	<input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable
TOTAL (must equal 100%)		100%	

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

Secondary beneficiary legal name(s) A secondary beneficiary does not have any rights if a named primary beneficiary exists.	Relationship to Owner	Share of benefits	Designation
		%	<input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable
		%	<input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable
		%	<input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable
TOTAL (must equal 100%)		100%	

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

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

Trustee(s) for minor beneficiaries (except in Quebec): _____
 You hereby appoint and authorize the trustee(s) in his/her sole discretion to use the benefits under the Contract for the education or maintenance of the beneficiaries and to exercise any right of the beneficiaries under the Contract. The trustee(s) may invest in any product offered by RBC® or its affiliates or other investments authorized for trustees.

10 Source of Funds

10a Is payment being made to this Contract by using a bank draft, money order or non-personalized cheque?

No (Proceed to 10b) Yes Type of Negotiable Instrument _____

Please provide a brief description of where the funds originated. _____

10b Are payments being made to this Contract by an individual or entity other than the Owner?

No Yes (Please complete information below)

10c Contributor Information

Legal Name (first, middle initial, last) _____ Date of Birth (dd/mm/yyyy) _____

Relationship to Owner _____ If a corporation, provide incorporation number and place of incorporation. _____

Address (number, street and apartment) _____

City or town _____ Province _____ Postal code _____

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

Address (number, street and apartment) _____

Your Occupation (job title and nature of business)(MANDATORY)

Retired

11 What is your lump sum Deposit amount? Select all that apply.

Minimum deposit amount is **\$1,000** for all Contract types except RIF, LIF, LRIF, PRIF and RLIF, where the minimum is **\$10,000**.

For transfers, original documents should be sent directly to the relinquishing institution including a copy of the last client statement. Copies of these forms should be attached to this application.

Total amount of your initial deposit (\$) _____

Cheque made payable to **RBC Life Insurance Company** or your dealer – **For Non-Registered, RSP and SRSP Contracts only.**

****Cheques must be pre-printed and personalized with name and address of payor.**

A one-time withdrawal from your bank account. Please complete the **RBC Insurance Wealth Management One-Time Pre-Authorized Debit (PAD) Agreement form 110382** and submit with this application.

Transfer from another financial institution

Amount _____ Name of institution _____ Account number _____

Transfer from another financial institution

Amount _____ Name of institution _____ Account number _____

Transfer from another RBC Life product

Amount _____ Name of product _____ Account or policy number _____

12 Do you want to make monthly PAD deposits?

For Non-Registered, RSP and SRSP Contracts Only

The minimum amount you may deposit each month is **\$50** per Fund number.

Yes No

If yes, please complete and sign the PAD Agreement at the back of this application and attach a SPECIMEN personalized blank cheque marked "void".

If the bank account is jointly owned with you, please have that person authorize the PAD plan by signing the PAD Agreement. All deposits made become the property of the Owners of the Contract, and no rights are extended to the other bank account holder.

Amount of your monthly deposit (\$)	Month of your first deposit	Date of your monthly deposit (Please specify a date from the 1 st to the 28 th)

13 In which RBC Guaranteed Investment Funds are you investing?

List the Fund number for the Funds you have chosen and the percentage you are allocating to each Fund. Minimum lump sum allocation is **\$1,000** per Fund number.

**** Monthly PAD allowed only with Non-Registered, RSP and SRSP Contracts.**

Minimum monthly PAD allocation is **\$50** per Fund number.

Subsequent lump sum deposits will require a new submission of investment instructions.

Please ensure the Fund numbers match the product type, fund, and sales charge option you wish to purchase. Please refer to the inside cover of this application for Fund numbers.

Fund number	Lump sum allocation	Monthly PAD allocation**	For ISC only Initial sales charge* 0 to 5%	F Sales Charge(FSC) Agreed upon Advisor Fee 0 to 1.25% If the advisor fee is left blank it will be deemed 0%. The fee amount is applicable to all FSC funds. Owner's signature required.**
RLI	%	%	%	%
RLI	%	%	%	%
RLI	%	%	%	%
RLI	%	%	%	%
RLI	%	%	%	%
RLI	%	%	%	%

Total 100% Total 100%

* Applicable to ISC funds only. Please see the RBC GIF Information Folder for the maximum initial sales charge. If the initial sales charge is not indicated, the minimum applies. If you need more space, use the Additional Information section.

Mandatory for FSC Funds only.
 **By signing here, you agree to the Advisor Fee entered above. _____
 Owner(s) signature

Please detach stub before removing copies from application.

14 Are you setting up a Dollar-Cost Averaging (DCA) Strategy?

Yes No Please provide us with your Switch Instructions:
 Frequency:
 Monthly Quarterly Day of month: _____ (Choose between 1 and 28)
 Month of first switch: _____

If yes, funds in Section 13 must be deposited into RLI 120 if switching to Series 1 or Series 2 funds or RLI 125 if switching to Invest Series funds.

Switch to:

Fund number	Amount of switch (\$)
RLI	
RLI	
RLI	
RLI	

RBC Insurance Advisors only

RLI 160 if switching to Series 1 or Series 2 funds or RLI 165 if switching to Invest Series funds.

If you wish to make a switch other than a DCA strategy, fill out and submit the Switch change form.

15 Scheduled Withdrawal Payments (SWP) and RRIF/LIF/LRIF/PRIF/RLIF scheduled payment information

15a. RRIF/LIF/LRIF/PRIF/RLIF scheduled payment information

You are required to take at least the legislated minimum amount as income beginning the second calendar year of your contract.

For Level payments, the gross amount (before withholding tax) selected must be greater than the RIF/PRIF minimum amount and for LIF, LRIF and RLIF, less than the LIF, LRIF, RLIF maximum.

Scheduled payment Please check one:
 RIF, LIF, LRIF, PRIF, RLIF **minimum**
 LIF, LRIF, RLIF **maximum**
 Level – client-specified amount (\$) _____ Gross Net
 If legislation permits, base the minimum annual payment on my spouse's date of birth:
 Spouse's date of birth _____ **Note: if not completed we will use the owner's date of birth.**

If you do not choose a scheduled payment option, we will send the minimum required payment.

For transfers to Quebec LIF, the maximum income in the year of transfer will only be calculated if the application declaration schedule is complete.

Withholding tax rate

Federal _____% Provincial-Quebec only _____%
 (if blank or less than the required rate, we will withhold the required rate)

Additional voluntary withholding tax rate (above the required rate)
 Federal _____% Provincial-Quebec only _____%

Specific Payment:

Gross Payment requested _____ Total Tax requested _____ Net Payment requested _____

Important: For locked-in funds the payment amount will remain the same, unless we receive client notification requesting a change.

15b. Scheduled Withdrawal Payments for Non-Registered Contracts

Minimum account size for Scheduled Withdrawal Payments (SWP) is \$10,000. Minimum withdrawal is \$100 per Fund.

Amount: \$ _____ Gross Net

15c. Withdrawal instructions for all Scheduled Withdrawal Payments

List the Fund number and the percentage you are withdrawing from each Fund:

Fund number	SWP
RLI	_____ %
RLI	_____ %
	Total 100%

15d. Electronic funds transfer (EFT) payment instructions for all Scheduled Withdrawal Payments

Please allow 3-5 business days from the payment start date for the amount to be deposited into your bank account.

Payment frequency

Monthly Quarterly Semi-annually Annually

Payment start date

Year	Month	Date (Please specify a date from the 1 st to the 28 th)
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Bank information

Bank Number	Bank Transit	Account Number
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Please attach a SPECIMEN personalized blank cheque marked "Void."

16 Additional information

Please note any additional information or instructions here.

17 Please sign here

If there is more than one Contract Owner, all Owners must sign here.

For corporations, signatures of binding officer(s) and their titles.

For trusts, all trustees must sign unless the trust agreement specifies otherwise.

Important information is contained in the RBC GIF Information Folder and Contract and the Fund Facts and should be read prior to investing.

Client Declaration

By signing below, you confirm that:

- you have received a copy of the application, and RBC Guaranteed Investment Funds Information Folder and Contract and the Fund Facts, and that your advisor has explained and discussed the contents of these; and
- you have read and agree to the information in "Collection and Use of Personal Information" and "What You Understand and Agree to When You Sign This Application," which form part of this application; and
- you agree the information you provided is complete and accurate;
- you understand that the effective date of the policy will be the date shown on the confirmation notice as the effective date of the first premium deposit;
- if funds are locked-in, you hereby acknowledge having reviewed the addendum for the applicable plan in the applicable jurisdiction. This addendum forms part of your Contract.
- For Manitoba only, addendum must be signed and returned with the application.

Signature of Contract Owner # 1	Date signed (dd/mm/yyyy)	Province
Signature of Contract Owner # 2	Date signed (dd/mm/yyyy)	Province
Signature of Annuitant (if different from Owner)	Date signed (dd/mm/yyyy)	Province
Signature of Successor Annuitant (if appointed in Section 5 or 8)	Date signed (dd/mm/yyyy)	Province

Advisor Declaration

By signing below:

- advisors confirm that they have provided a copy, explained and discussed the contents of this application and RBC Guaranteed Investment Funds Information Folder and Contract and the Fund Facts;
- advisors confirm that they are appropriately licensed and that they will receive compensation if this application is accepted by RBC Life;
- advisors confirm that they have disclosed the following in writing to the Proposed Owner:
 - the name of the company/companies they represent;
 - that they receive commissions and/or a salary for the sale of the insurance-based investment products;
 - that they may receive bonuses or non-monetary benefits such as invitations to conferences or other incentives; and
 - any conflict of interest they may have with respect to the sale of this product; and
- Advisors confirm that on the below date the Owner had presented original government issued photo ID to confirm their identity and that applicant's name, type of document, issuing jurisdiction and country, document number and expiry date (if applicable) were correctly transcribed from such document.
- advisors confirm that they have provided the "Principles for the Sale of Insurance" document to applicants residing in the province of Newfoundland and Labrador.
- If this application is faxed to RBC Investor Services Trust, you agree to NOT mail the original application. **Should any duplication of transactions occur as a result of a fax and original being submitted, you the advisor will be responsible for any resulting costs for the reversal of the transaction (if applicable).** We have the right to request the original application in the event the fax is not clear.

Signature of advisor	Date signed (dd/mm/yyyy)
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Please detach stub before removing copies from application.

Pre-Authorized Debit (PAD) Agreement

(Do not fill out this form if the one time pre-authorized payment option was elected in section 11. The One Time PAD agreement form is required instead.)

Ensure you read and understand the section "Collection and Use of Personal Information."

The Payor(s) named below agrees that:

1. a) RBC Life Insurance Company (RBC Life) is authorized to make scheduled withdrawals to pay the deposits for this Contract in accordance with the deposit schedule set out in this Contract, including the initial deposit, if requested in this Application, from the account at the financial institution below, or any other financial institution that the Payor(s) may later designate.
 - b) **RBC Life is not required to provide notification before the initial deposit is debited, or if the amount of withdrawal should vary.**
 - c) Unless otherwise indicated in the Special Requests section below, such withdrawals shall be dated on the day of the month on which the deposit is due under the Contract or, if more than one Contract is included in this Agreement, the withdrawals shall be dated to coincide with the existing Contract(s).
 - d) The financial institution indicated below is authorized now or at any subsequent time to honour any requests made by RBC Life to withdraw from the account indicated below, which may include a redraw within 30 days should any withdrawal not clear the account.
 - e) Notification of any change to the account information provided below shall be given to RBC Life by the Payor(s) a minimum of 20 days prior to the next scheduled withdrawal. The Payor(s) agrees that from time to time they may authorize RBC Life to deduct such payments from another account upon the Payor's written instructions.
 - f) This Agreement will terminate in respect of all Contracts included in it upon 20 days written notice by RBC Life or by the Payor(s). The Payor(s) may obtain further information on their right to cancel a PAD Agreement by visiting the Canadian Payments Association website at www.cdnpay.ca
 - g) In the event that a PAD is disputed, the Payor(s) agrees to contact RBC Life. For recourse purposes, this PAD is considered a Personal PAD.
The Payor(s) has certain recourse rights if any debits do not comply with this agreement. For example, the Payor(s) has the right to receive reimbursement for any PAD that is not authorized or is not consistent with this PAD Agreement. To obtain more information on recourse rights, the Payor(s) may contact their financial institution or visit www.cdnpay.ca
 - h) The names and signatures of all persons required to authorize withdrawals from the account indicated are included below.
2. Add to existing PAD with Contract number(s) _____
 3. Special requests (withdrawals are limited between the 1st and 28th of the month) _____

Bank Information

Please attach a SPECIMEN personalized blank cheque marked "Void" (a line of credit account cannot be used).

Name of bank or financial institution	Transit Number	Bank Number	Account Number

Dated at _____ this _____ day of _____
(City/Province) (Month/Year)

Print name of Payor (account holder)	Print name of Second Payor (account holder) (if any)
Signature of Payor	Signature of Second Payor (if any)

Please detach stub before removing copies from application.

Invest Series Funds and Fund Codes Offered in RBC GIF as of November 2019

Asset class	Fund name – Invest Series (75/75)	DSC	LSC	ISC	FSC	RBC Insurance FS Advisors Only
Money Market	RBC Canadian Money Market GIF*	RLI 105	RLI 115	RLI 125	RLI 125F	RLI 165
Fixed Income	RBC Canadian Short-Term Income GIF	RLI 205	RLI 215	RLI 225	-	RLI 265
	RBC Bond GIF	RLI 305	RLI 315	RLI 325	RLI 325F	RLI 365
	RBC PH&N Total Return Bond GIF	RLI 2505	RLI 2515	RLI 2525	RLI 2525F	RLI 2565
	RBC Global Bond GIF	RLI 1705	RLI 1715	RLI 1725	RLI 1725F	RLI 1765
	RBC BlueBay Global Convertible Bond GIF (Canada)	RLI 2905	RLI 2915	RLI 2925	-	RLI 2965
	RBC High Yield Bond GIF	RLI 2805	RLI 2815	RLI 2825	-	RLI 2865
Balanced	RBC Balanced GIF	RLI 405	RLI 415	RLI 425	RLI 425F	RLI 465
	RBC Conservative Growth & Income GIF	RLI 3305	RLI 3315	RLI 3325	RLI 3325F	RLI 3365
	RBC Balanced Growth & Income GIF	RLI 3005	RLI 3015	RLI 3025	RLI 3025F	RLI 3065
	RBC Global Growth & Income GIF	RLI 3405	RLI 3415	RLI 3425	RLI 3425F	RLI 3465
	RBC PH&N Monthly Income GIF	RLI 2405	RLI 2415	RLI 2425	RLI 2425F	RLI 2465
	RBC Global Balanced GIF	RLI 1905	RLI 1915	RLI 1925	RLI 1925F	RLI 1965
Portfolio Solutions	RBC Select Conservative GIP**	RLI 1405	RLI 1415	RLI 1425	RLI 1425F	RLI 1465
	RBC Select Balanced GIP	RLI 1305	RLI 1315	RLI 1325	RLI 1325F	RLI 1365
	RBC Select Growth GIP	RLI 1505	RLI 1515	RLI 1525	RLI 1525F	RLI 1565
	RBC Select Aggressive Growth GIP	RLI 1605	RLI 1615	RLI 1625	RLI 1625F	RLI 1665
Canadian Equity	RBC Canadian Dividend GIF	RLI 505	RLI 515	RLI 525	RLI 525F	RLI 565
	RBC Canadian Equity GIF	RLI 605	RLI 615	RLI 625	RLI 625F	RLI 665
	RBC O'Shaughnessy All-Canadian Equity GIF	RLI 2005	RLI 2015	RLI 2025	-	RLI 2065
	RBC PH&N Canadian Income GIF	RLI 2605	RLI 2615	RLI 2625	-	RLI 2665
North American Equity	RBC North American Value GIF	RLI 2705	RLI 2715	RLI 2725	RLI 2725F	RLI 2765
	RBC North American Growth GIF	RLI 705	RLI 715	RLI 725	RLI 725F	RLI 765
U.S. Equity	RBC U.S. Dividend GIF	RLI 1805	RLI 1815	RLI 1825	RLI 1825F	RLI 1865
	RBC U.S. Equity GIF	RLI 805	RLI 815	RLI 825	RLI 825F	RLI 865
	RBC O'Shaughnessy U.S. Value GIF	RLI 905	RLI 915	RLI 925	-	RLI 965
International and Global Equity	RBC O'Shaughnessy International Equity GIF	RLI 1205	RLI 1215	RLI 1225	-	RLI 1265
	RBC Emerging Markets Dividend GIF	RLI 3205	RLI 3215	RLI 3225	RLI 3225F	RLI 3265
	RBC Global Dividend Growth GIF	RLI 1105	RLI 1115	RLI 1125	RLI 1125F	RLI 1165
	RBC Global Equity GIF	RLI 3105	RLI 3115	RLI 3125	RLI 3125F	RLI 3165

Series 1 Funds and Fund Codes Offered in RBC GIF as of November 2019

Asset class	Fund name – Series 1 (75/100)	DSC	LSC	ISC	FSC	RBC Insurance FS Advisors Only
Money Market	RBC Canadian Money Market GIF*	RLI 100	RLI 110	RLI 120	RLI 120F	RLI 160
Fixed Income	RBC Canadian Short-Term Income GIF	RLI 200	RLI 210	RLI 220	-	RLI 260
	RBC Bond GIF	RLI 300	RLI 310	RLI 320	RLI 320F	RLI 360
	RBC PH&N Total Return Bond GIF	RLI 2500	RLI 2510	RLI 2520	RLI 2520F	RLI 2560
	RBC Global Bond GIF	RLI 1700	RLI 1710	RLI 1720	RLI 1720F	RLI 1760
	RBC High Yield Bond GIF	RLI 2800	RLI 2810	RLI 2820	-	RLI 2860
Balanced	RBC Balanced GIF	RLI 400	RLI 410	RLI 420	RLI 420F	RLI 460
	RBC Conservative Growth & Income GIF	RLI 3300	RLI 3310	RLI 3320	RLI 3320F	RLI 3360
	RBC Balanced Growth & Income GIF	RLI 3000	RLI 3010	RLI 3020	RLI 3020F	RLI 3060
	RBC Global Growth & Income GIF	RLI 3400	RLI 3410	RLI 3420	RLI 3420F	RLI 3460
	RBC PH&N Monthly Income GIF	RLI 2400	RLI 2410	RLI 2420	RLI 2420F	RLI 2460
	RBC Global Balanced GIF	RLI 1900	RLI 1910	RLI 1920	RLI 1920F	RLI 1960
Portfolio Solutions	RBC Select Conservative GIP**	RLI 1400	RLI 1410	RLI 1420	RLI 1420F	RLI 1460
	RBC Select Balanced GIP	RLI 1300	RLI 1310	RLI 1320	RLI 1320F	RLI 1360
	RBC Select Growth GIP	RLI 1500	RLI 1510	RLI 1520	RLI 1520F	RLI 1560
	RBC Select Aggressive Growth GIP	RLI 1600	RLI 1610	RLI 1620	RLI 1620F	RLI 1660
Canadian Equity	RBC Canadian Dividend GIF	RLI 500	RLI 510	RLI 520	RLI 520F	RLI 560
	RBC Canadian Equity GIF	RLI 600	RLI 610	RLI 620	RLI 620F	RLI 660
	RBC O'Shaughnessy All-Canadian Equity GIF	RLI 2000	RLI 2010	RLI 2020	-	RLI 2060
	RBC PH&N Canadian Income GIF	RLI 2600	RLI 2610	RLI 2620	-	RLI 2660
North American Equity	RBC North American Value GIF	RLI 2700	RLI 2710	RLI 2720	RLI 2720F	RLI 2760
	RBC North American Growth GIF	RLI 700	RLI 710	RLI 720	RLI 720F	RLI 760
U.S. Equity	RBC U.S. Dividend GIF	RLI 1800	RLI 1810	RLI 1820	RLI 1820F	RLI 1860
	RBC U.S. Equity GIF	RLI 800	RLI 810	RLI 820	RLI 820F	RLI 860
	RBC O'Shaughnessy U.S. Value GIF	RLI 900	RLI 910	RLI 920	-	RLI 960
International and Global Equity	RBC O'Shaughnessy International Equity GIF	RLI 1200	RLI 1210	RLI 1220	-	RLI 1260
	RBC Global Dividend Growth GIF	RLI 1100	RLI 1110	RLI 1120	RLI 1120F	RLI 1160

Series 2 Funds and Fund Codes Offered in RBC GIF as of November 2019

Asset class	Fund name – Series 2 (75/100 with Resets)	DSC	LSC	ISC	FSC	RBC Insurance FS Advisors Only
Fixed Income	RBC Canadian Money Market GIF*	RLI 130	RLI 140	RLI 150	RLI 150F	RLI 170
	RBC Canadian Short-Term Income GIF	RLI 230	RLI 240	RLI 250	-	RLI 270
	RBC Bond GIF	RLI 330	RLI 340	RLI 350	RLI 350F	RLI 370
	RBC PH&N Total Return Bond GIF	RLI 2530	RLI 2540	RLI 2550	RLI 2550F	RLI 2570
	RBC Global Bond GIF	RLI 1730	RLI 1740	RLI 1750	RLI 1750F	RLI 1770
Balanced	RBC Balanced GIF	RLI 430	RLI 440	RLI 450	RLI 450F	RLI 470
	RBC Conservative Growth & Income GIF	RLI 3330	RLI 3340	RLI 3350	RLI 3350F	RLI 3370
	RBC Balanced Growth & Income GIF	RLI 3030	RLI 3040	RLI 3050	RLI 3050F	RLI 3070
	RBC Global Growth & Income GIF	RLI 3430	RLI 3440	RLI 3450	RLI 3450F	RLI 3470
	RBC PH&N Monthly Income GIF	RLI 2430	RLI 2440	RLI 2450	RLI 2450F	RLI 2470
	RBC Global Balanced GIF	RLI 1930	RLI 1940	RLI 1950	RLI 1950F	RLI 1970
Portfolio Solutions	RBC Select Conservative GIP	RLI 1430	RLI 1440	RLI 1450	RLI 1450F	RLI 1470
	RBC Select Balanced GIP	RLI 1330	RLI 1340	RLI 1350	RLI 1350F	RLI 1370
	RBC Select Growth GIP	RLI 1530	RLI 1540	RLI 1550	RLI 1550F	RLI 1570
	RBC Select Aggressive Growth GIP	RLI 1630	RLI 1640	RLI 1650	RLI 1650F	RLI 1670

* GIF refers to Guaranteed Investment Fund.

** GIP refers to Guaranteed Investment Portfolio.

WHAT YOU UNDERSTAND AND AGREE TO WHEN YOU SIGN THIS APPLICATION

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

- You have reviewed your investment objectives and risk profile with your advisor and agree that the Fund(s) chosen are suitable within the context of your overall investment portfolio;
- You are applying for an RBC Guaranteed Investment Funds variable annuity contract, the information you have provided in this application is complete and accurate, and you will notify us if any of the information changes;
- You will notify your advisor or RBC Life Insurance Company (RBC Life) of any changes to the information you have provided for the duration of this contract;
- If you are applying for a registered Contract, you have asked us to register it under the *Income Tax Act (Canada)* and any applicable provincial income tax legislation;
- You understand that your Contract will be effective on the Valuation Date by which we have both (a) received your first Deposit, and (b) determined that the initial set-up criteria for your Contract have been met. We will send you a confirmation notice of the effective date of your Contract;
- Your Contract does not provide a guaranteed rate of return or a guarantee of the value of any payment made at a time other than the deposit maturity date, contract maturity date or upon death of the Annuitant. Unit values and the market value of your Contract for any other payment will increase or decrease in value according to the fluctuations in the market value of the assets of the Funds;
- For RSP and Non-Registered accounts, if you have indicated on the application that you want to make regular deposits, using a monthly Pre-Authorized Debit (PAD) plan, (a) you authorize the bank or other financial institution you have named to honour your instructions, and RBC Life is authorized to make withdrawals to pay for regular deposits to your Contract in accordance with your instructions in the application, (b) you or RBC Life may terminate a PAD plan by

giving 20 days' written notice, beginning on the date the notice is mailed, and (c) the signatures of all persons whose signatures are required to authorize withdrawals from the account are included in the application;

- If you have indicated in the deposit section that monies are coming from another RBC Insurance® policy, your signature constitutes authorization to withdraw the monies as described in that section;

■ If this Contract is purchased from an RBC Insurance Field Sales Advisor:

You have been advised that the advisor in the transaction is a licensed life insurance advisor for RBC Life Insurance Company. If you choose to purchase a product through this advisor, the successful completion of this transaction may contribute to the advisor's eligibility to receive compensation in the form of commission, bonuses and attendance at a business conference. There is no condition associated with this transaction that requires you to transact additional or other business with RBC Life Insurance Company. You have been advised of any Conflicts of interest: that the advisor takes the responsibility of a conflict of interest seriously, that it is the advisor's duty to disclose any conflicts of interest to you as a client. You have also been advised that the overall recommendation provided takes into consideration and is based on the analysis and assessment of your insurance/investment needs.

- We are authorized to accept instructions that you have provided to your advisor under a **Limited Trading Authority** from your advisor to execute financial and non-financial transactions, including but not limited to purchases, redemptions, switches and resets, in accordance with your instructions and the Contract provisions;
- We are authorized to deliver your Contract and any other documents to your dealer or advisor;
- By providing direct deposit information, you are authorizing RBC Life to deposit scheduled payments due from your Contract into the bank account indicated. RBC Life will have no further liability with respect to these payments

and may at any time discontinue direct deposit of scheduled payments and start issuing cheques payable to you;

- You understand that an irrevocable beneficiary designation will limit certain rights you have under your Contract unless you receive written consent from the beneficiary. A parent, guardian or tutor cannot provide consent on behalf of a minor who has been named as irrevocable beneficiary;
- For a LIRA, Locked-in RSP, RLSP, LIF, LRIF or RLIF, the rights of a beneficiary may be restricted as set out in your Contract or locking-in endorsement;
- Pursuant to Section 90 of the *Financial Institutions Act* of British Columbia, the financial product you are being offered is supplied by RBC Life Insurance Company, a company licensed to carry on business in British Columbia, and your advisor represents that (a) he/she is acting as a licensed insurance representative on behalf of RBC Life, (b) he/she will be entitled to receive commission from RBC Life on successful completion of this transaction, (c) the commission may take the form of an acquisition commission and/or an ongoing service commission, and (d) there is no condition associated with this transaction requiring that you must transact additional or other business with either your advisor or RBC Life;
- You have read the section entitled "Collection and Use of Personal Information" in this application and understand and agree to its terms; and
- You may discuss any questions or concerns you may have by contacting your advisor or our Correspondence Office. More information about our complaint resolution procedures is available on the Internet at www.rbcinsurance.com.

For more information regarding
RBC Guaranteed Investment Funds,
please speak with your advisor.



Insurance