

Designation of Beneficiaries for Registered Plans

	Date	Please Check (✓)
Plan Owner's First Name	Plan Number	<input type="checkbox"/> RRSP
_____	_____	<input type="checkbox"/> RRIF
Plan Owner's Last Name	Social Insurance Number	<input type="checkbox"/> LIRA
_____	_____	<input type="checkbox"/> LIF

BENEFICIARY DESIGNATION

1	First Name	Last Name	Relationship
	Street Number & Name (Apt. No)		Social Insurance Number
	City/Town		
	Province	Postal Code	Percentage of Entitlement

2	First Name	Last Name	Relationship
	Street Number & Name (Apt. No)		Social Insurance Number
	City/Town		
	Province	Postal Code	Percentage of Entitlement

3	First Name	Last Name	Relationship
	Street Number & Name (Apt. No)		Social Insurance Number
	City/Town		
	Province	Postal Code	Percentage of Entitlement

4	First Name	Last Name	Relationship
	Street Number & Name (Apt. No)		Social Insurance Number
	City/Town		
	Province	Postal Code	Percentage of Entitlement

I hereby revoke all previous beneficiary designations made in respect of the above identified Retirement Savings Plan or Retirement Income Fund ("Tax Plan"), including any such designation made in my will, and I designate the person(s) named above as the beneficiary(ies) of my Tax Plan to receive their Percentage of Entitlement (as indicated above) to the proceeds of the Tax Plan on my death. If no Percentage of Entitlement is stated above (or the Percentage of Entitlement do not add up to 100%), I direct that the proceeds of my Tax Plan be divided equally among the surviving beneficiaries or paid to the surviving beneficiary on my death, as the case may be. If any person named above predeceases me, I direct that their Percentage of Entitlement (as indicated above) be divided equally among the surviving beneficiaries or paid to the surviving beneficiary on my death, as the case may be. If none of the persons named above survives me, I direct that the proceeds of my Tax Plan be paid to my estate on my death.

For Royal Trust Tax Plans, this beneficiary designation forms part of the Application and Declaration of Trust for the Tax Plan and will apply to all property held under the Tax Plan at my death. It is the intention of the parties that the Declaration of Trust and this beneficiary designation be construed as constituting a trust.

This beneficiary designation and my Tax Plan will be governed by and construed in accordance with the laws of the place in Canada where it is executed. I am solely responsible for ensuring that this beneficiary designation is valid under the law of that place.

Quebec residents:

This form may be used to designate a beneficiary for an Educators Financial Group Inc. Tax Plan opened after January 1, 1994.

Place of Execution	Date
_____	_____
Accepted by Educators Financial Group Inc. as Trustee for The Royal Trust Company	Signature
_____	_____
Signing Officer	
