

DEFINED CONTRIBUTION REGISTERED PENSION PLAN

Plan sponsor set-up form

- After contributions vest, all monies are locked-in
- Minimum contribution is 1% of pensionable earnings
- No redemptions are allowed from the plan

DEFINED CONTRIBUTION (DC) PENSION PLAN PLAN SPONSOR SET-UP FORM

SPECIAL INSTRUCTIONS TO MACKENZIE

FOR MACKENZIE USE ONLY
GROUP NUMBER

DCRPP – _____

1. APPLICATION TYPE

Select One:

Application for a new plan
(complete all sections)

Effective date: _____
(Usually the first day of the month in respect of which the first contributions will commence.)

Application to transfer an existing DC Pension Plan to Mackenzie Group Plans

Please attach copies of existing plan document, including all plan amendments, the last filed Annual Information Return, Cost Certificate (if applicable), Employee Booklet.

Original effective date of plan: _____

Approximate assets to be transferred: \$ _____

Effective date of transfer: _____

Plan Registration Numbers Canada Revenue Agency (CRA): _____
Provincial/OFSI: _____

Name of existing carrier: _____

2. GENERAL INFORMATION

Plan Sponsor's (Employer's) Full Legal Corporate Name _____

Nature of Business: _____ Pension Plan Year End: _____ Business Number: _____

Does the Plan Sponsor have a Board of Directors? Yes No

Is Plan Sponsor a: Proprietorship Corporation Partnership Union Association Other _____

Plan Sponsor's Address:

Street: _____

City: _____ Province: _____ Postal Code: _____

Person authorized by the Plan Sponsor as the Administrative Contact: _____

Telephone Number: _____ Fax Number: _____ Email address: _____

Executive Contact Person: _____

Telephone Number: _____ Fax Number: _____ Email address: _____

Language Preference: English French

Number of Members: _____ The majority of Members work in _____ Province
(minimum plan size is 3)

3. PLAN PROVISIONS

Eligibility Provisions (Participation is compulsory for all Manitoba Employees)

- a) Class(es) of Employees to be included are in accordance with pension legislation, where applicable, part-time Employees are eligible unless they are included in another pension plan.
- b) Employees who are under normal retirement age and hired prior to the effective date are eligible to join the Plan on the first day of the month (coincident with or next) following the completion of _____ of continuous service. (Note: Insert n/a if no waiting period).
- c) Employees who are under normal retirement age and **not eligible** to join the plan on the effective date under b) and Employees hired on and after the effective date will be eligible to join the Plan on the first day of the month (coincident with or next) following the completion of _____ of continuous service. (Note: Insert n/a if no waiting period).
- d) Employees not actively at work on their eligibility date become eligible on the first day of the month (coincident with or next) following their return to work.
- e) Is participation in the plan compulsory? Yes No

Description of Class

1. _____
2. _____
3. _____

If eligibility for membership changes due to different class levels, please provide details below:

Participating Employers

Is participation in the pension plan available to employees of employers other than the Plan Sponsor? Yes No

If yes, please list all employers, excluding the applicant, whose employees will or may become Members.

Are any plan Members employed in an activity that is within the authority of the federal pension benefits standards act and regulations? Examples of these activities include: interprovincial transportation, communications, banking and/or employment in the Yukon, Northwest Territories or Nunavut. Yes No

3. PLAN PROVISIONS (continued)

Earnings Used to Determine Contributions

- Basic Earnings excluding bonus, overtime, etc.
- Basic earnings including:
- Bonus
 - Overtime
 - Commissions

Required Contributions

MEMBER		PLAN SPONSOR	
Member Class	Required Contributions	Member Class	Required Contributions
	_____ % of earnings		_____ % of earnings
	\$ _____ per plan year		\$ _____ per plan year
	_____ % of earnings up to YMPE & _____ % of earnings in excess of YMPE		_____ % of earnings up to YMPE & _____ % of earnings in excess of YMPE
	No Member required contributions		
	<input type="checkbox"/> Other – please attach		<input type="checkbox"/> Other – please attach

- Are Members entitled to make voluntary contributions? Yes No
- If yes, All classes Other _____
- Are any Members a Connected Person?* Yes No
- If yes, how many _____

Note: Plan Sponsor rate of contributions cannot be less than the Member rate of contributions for Manitoba Members. Plan Sponsor and Member contributions are subject to limits governed under the Income Tax Act.

Contribution Frequency

Contributions must be remitted by cheque to Mackenzie at least monthly.

**Connected Person includes an individual who owns directly or indirectly 10% or more of the issued shares of any class of the capital stock of the Plan Sponsor or any other corporation related to the Plan Sponsor, who does not deal at "arms length" with the Plan Sponsor as defined in the Income Tax Act, or is a specified shareholder of the Plan Sponsor under paragraph (d) in subsection 248(1) of the Income Tax Act. A connected person also includes any individual connected by blood, marriage or adoption to such a person.*

4. STANDARD PLAN PROVISIONS

Benefits on Termination of Employment

Member Class	Vesting Schedule
	<input type="checkbox"/> 100% immediate vesting (Quebec, Ontario, Manitoba and Federal must have 100% immediate vesting). <input type="checkbox"/> Maximum vesting allowed as prescribed by applicable pension legislation. <input type="checkbox"/> _____ % after _____ completed years of: <input type="checkbox"/> Continuous service <input type="checkbox"/> Plan Membership (if not 100%, show breakdown) _____ <input type="checkbox"/> Other, as specified: _____

Locking-In

- In accordance with pension legislation
- Other _____

Note: a cash option may not be available where the benefits are locked-in due to applicable pension legislation.

4. STANDARD PLAN PROVISIONS (cont'd)

The plan will contain the following:

Transfers In	A Member of _____ may transfer assets resulting from previous employment or from his or her individual, unmaturred RRSP(s) into the Pension Plan for the Members of _____ at any time on or after his or her enrolment in the said Pension Plan.
Contribution Limits	Contributions are subject to the tax deductible limits and any other corresponding rules and regulations governing registered pension plans as prescribed by the Income Tax Act (Canada) and applicable pension legislation.
Full Vesting	Full vesting will be provided: on death, total disability, normal or later retirement. Total disability will be certified by a medical doctor or practitioner licensed to practice medicine in Canada.
Benefit on Death Prior to commencement	The full amount held to the Member's credit is payable as a lump sum payment subject to any restrictions under the applicable pension legislation.
Forfeited Amounts	Forfeited amounts arising upon termination of employment of a Member will be applied to the Plan Sponsor's forfeiture account to be used in part payment of future Plan Sponsor contributions due and/or expenses of the plan. Please note: If the forfeited amounts were sold on the Deferred Sales Charge (DSC), DSC fees will apply to the amounts transferred to the forfeiture account.

Benefits on Death prior to Retirement

- Value of the Member's and Plan Sponsor's contributions
- Other (specify) _____
(The Death Benefit is payable to a Member's spouse or beneficiary.)

Retirement Dates

- Normal Retirement
The Normal Retirement Date is the first day of the month (coincident with or immediately) following attainment of the normal retirement age selected below.
Normal retirement age: 65 60 Other _____
- Early Retirement *(Commences on the first day of any month within ten years of normal retirement date.)*
- Later Retirement *(All contributions to continue or cease at the option of the Member unless applicable pension legislation states otherwise.)*

5. AGREEMENT & SIGNATURE

The Plan Sponsor:

- i) Agrees to provide Mackenzie Financial Corporation (acting as agent for B2B Trustco) with the data needed to establish and maintain a Member's record of participation and benefit entitlement under the DC Pension Plan for the Members of _____;
- ii) Understands and agrees that the terms and conditions of the Trust Agreement and the DC Pension Plan for the Members of _____ will govern the determination and payments of the benefits. Further, the Plan Sponsor requests that the DC Pension Plan for the Members of _____ contain the provisions cited on this application;
- iii) Requests that B2B Trustco provide the services cited in the Trust Agreement and the Plan Sponsor agrees to pay Mackenzie Financial Corporation (acting as agent for B2B Trustco) the Fees for such services as they become due.

One-time set-up Fee:

\$500.00

The fee is waived if an existing plan is moved to Mackenzie with total plan assets of \$500,000 with average assets per member of \$20,000.
(please attach a cheque payable to Mackenzie Financial Corporation)

Full plan wind-up:

\$20 per Member (minimum \$1,000)

- iv) Understands and agrees that no transaction requests will be accepted for any Member until the Pension Plan has been established and unless Mackenzie Financial Corporation has received a Member Information Form in good order together with the monies being invested for the Member. Under all circumstances transactions will receive the unit price established subsequent to receipt of monies and investment instructions in good order as provided in the simplified prospectus.

Signature of Officer or other Authorized Individual	Name	Title	Date dd/mm/yyyy
Signature of Officer or other Authorized Individual	Name	Title	Date dd/mm/yyyy

FOR FINANCIAL ADVISOR/DEALER USE ONLY

Dealer Number

Dealer Name

Representative Number

Representative Name

Dealer Account Number

Dealer Authorization/Representative Signature

Date

dd/mm/yyyy

MACKENZIE INVESTMENTS

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