



RBC Wealth Management
Dominion Securities

Beneficiary Designation Form

to make or change a beneficiary designation

Multiple Beneficiary Designation

Note to Annuitants Domiciled in Quebec: Beneficiary designations are not accepted on registered plans.

IA name & code:

Account #:

Annuitant name:

Type of plan: RRSP RRIF

This beneficiary designation forms part of the application and declaration of trust under the identified retirement savings plan or retirement income fund (the "Plan"), and will apply to all property held under the Plan on my death.

BENEFICIARY 1	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
BENEFICIARY 2	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
BENEFICIARY 3	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
BENEFICIARY 4	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
BENEFICIARY 5	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
BENEFICIARY 6	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
	_____	_____	_____

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BENEFICIARY 7	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
BENEFICIARY 8	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
BENEFICIARY 9	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
BENEFICIARY 10	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
BENEFICIARY 11	_____	_____	_____
	_____	_____	_____
	_____	_____	_____
BENEFICIARY 12	_____	_____	_____
	_____	_____	_____
	_____	_____	_____

Percentages of Entitlement must total 100%.

Percentages of Entitlement must total 100%. If no Percentage of Entitlement is stated or if the Percentages of Entitlement do not add up to 100%, then I direct that the proceeds of my Plan be divided equally among the beneficiaries designated.

Revocation. In accordance with the declaration of trust under the Plan identified on the first page, I hereby revoke all previous beneficiary designations made in respect of the Plan, including any such designation made in my will.

If all survive me. If all of the persons identified on page one and/or page two survive me, then I designate the persons identified on page one and/or page two as the Plan beneficiaries entitled to receive all amounts payable under the Plan upon my death, in accordance to the Percentages of Entitlement identified, but subject to the above direction if no Percentages of Entitlement are stated or if the Percentages of Entitlement do not add up to 100%.

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If a person named on the previous pages dies before me. If any person named on the previous pages predeceases me or dies at the same time as me or in circumstances rendering it impossible to determine which of us died first, then:

PLEASE INITIAL AN OPTION.

IF YOU DO NOT INITIAL AN OPTION, THEN OPTION ONE WILL BE DEEMED TO BE SELECTED.

_____ **OPTION ONE: Pay to my Estate.** **OR** _____ **OPTION TWO: Pay to Survivor(s).**

I confirm that I have designated no beneficiary of the Plan with the result that on my death, the entire proceeds of my Plan will be paid to my estate. I acknowledge that The Royal Trust Company reserves the right to require, in its absolute discretion, whatever estate documentation it deems necessary including Letters Probate, Certificate of Appointment of Estate Trustee with a Will or other Court Order to release proceeds from the Plan to my estate as well as proof of death of the deceased beneficiary. The Royal Trust Company and RBC Dominion Securities Inc will be fully discharged on payment of the proceeds of the Plan to my estate.

I designate the person(s) identified on the previous pages who survive me as the Plan beneficiary(ies) entitled to receive all amounts payable under the Plan upon my death, in accordance with the Percentages of Entitlement identified, but subject to the above direction if no Percentage of Entitlement is stated or if the Percentages of Entitlement do not add up to 100%. I direct that the Percentage of Entitlement allocated to the deceased person be divided equally among the surviving beneficiaries or paid to the surviving beneficiary on my death as the case may be. For greater certainty, the share of a deceased person will go in equal portions to the surviving beneficiaries. If none of the persons identified on the previous pages survive me, I direct that the proceeds of my Plan be paid to my estate on my death.

In certain provinces or territories, a beneficiary designation, or any revocation thereof, can only be made by will. In some cases, the rights of my spouse or partner as may be defined under applicable provincial law may override any such beneficiary designation. Also, a beneficiary designation will not automatically change as a result of a future relationship or relationship breakdown; it may be necessary to designate a new beneficiary for this purpose.

I am solely responsible for ensuring that this beneficiary designation is valid under the laws of Canada, its provinces or territories and that this beneficiary designation is changed when appropriate. If I am domiciled in Canada when I die, I acknowledge that this beneficiary designation will be governed by the laws of the province or territory of my domicile at the time of my death. If I am not domiciled in Canada at the time of my death, then the laws of the province or territory where I was domiciled at the time of execution will apply. Otherwise, the laws of Ontario will apply.

I declare that any property passing to a beneficiary from the Plan, the value of such property, and any and all income or capital gain or other benefit arising from such property, shall remain the exclusive property of a beneficiary and shall be excluded from a beneficiary's net family property or community of property or the value of a beneficiary's assets for the purposes of division of property on a beneficiary's separation, divorce, annulment or death as contemplated by any statute dealing with matrimonial or family property in any jurisdiction to the extent allowed by law.

I have expressly requested that this document be drafted in the English language only./ J'ai expressément demandé que ce document soit rédigé en langue anglaise seulement.

date

province or territory of execution

Annuitant's signature

Accepted by **RBC Dominion Securities Inc.** as Agent for The Royal Trust Company
(signature, name and position of branch employee)

RBC Wealth Management
Dominion Securities

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