



# Defined Contribution Registered Pension Plan

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## 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

Group No. \_\_\_\_\_

### 1. APPLICATION TYPE

**Select One**

Application for a New Plan (complete all sections)

Effective date of the Plan (mandatory) (DD MMM YYYY)

\_\_\_\_\_

(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 (DD MMM YYYY) \_\_\_\_\_

Approximate assets to be transferred \$ \_\_\_\_\_

Effective date of transfer (DD MMM YYYY) \_\_\_\_\_

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 \_\_\_\_\_ CRA 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 \_\_\_\_\_ Secure Fax Number \_\_\_\_\_ Email address \_\_\_\_\_

**Executive Contact Person** \_\_\_\_\_

Telephone Number \_\_\_\_\_ Secure 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	If eligibility for membership changes due to different class levels, please provide details below
1. _____	_____
2. _____	_____
3. _____	_____

**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		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, are the members allowed to withdraw voluntary contributions?  Yes  No

How many Members are Connected Persons? \_\_\_\_\_

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, British Columbia, Alberta, and Nova Scotia 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 <input type="checkbox"/> (if not 100%, show breakdown) _____ <input type="checkbox"/> Other, as specified _____

**Locking-In**

In accordance with pension legislation.

The plan will contain the following

Transfers In	A Member of _____ may transfer assets resulting from previous employment or from his or her individual, unmatured RRSPP(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 <i>Income Tax Act</i> (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.

4. STANDARD PLAN PROVISIONS (cont'd)

**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**

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)

**\$500.00**

**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/MMM/YYYY)

\_\_\_\_\_  
Signature of Officer or other Authorized Individual      Name      Title      Date (DD/MMM/YYYY)

For Financial Advisor/Dealer Use Only

\_\_\_\_\_  
Dealer Number      Dealer Name

\_\_\_\_\_  
Representative Number      Representative Name

\_\_\_\_\_  
Dealer Account Number      Dealer Authorization/Representative Signature      Date (DD/MMM/YYYY)

## GENERAL INQUIRIES

For all of your general inquiries and account information please call:

ENGLISH	1-800-387-0614	
BILINGUAL	1-800-387-0615	
ASIAN INVESTOR SERVICES	1-888-465-1668	
TTY	1-855-325-7030	416-922-4186
FAX	1-866-766-6623	416-922-5660
E-MAIL	service@mackenzieinvestments.com	
WEB	mackenzieinvestments.com	

Find fund and account information online through Mackenzie Investments' secure InvestorAccess. Visit [mackenzieinvestments.com](http://mackenzieinvestments.com) for more information.