

Return form to:
LifeWorks Ltd Atten:DC Administrative Services
One Morneau Sobeco Centre
895 Don Mills Road, Ground floor, Mailroom
Toronto, Ontario M3C 1W3

Section 1 – Personal information

_____	_____	_____
Last name, first name and middle initial	Social Insurance Number	Client ID

Home address		

_____	_____	_____
City	Province	Postal code

_____	_____	
Phone number	Personal e-mail address	

Section 2 – Contribution information

1. Choose plan(s) and amount:

<input type="checkbox"/> RRSP Contribution	\$ _____	<input type="checkbox"/> NRSP Contribution	\$ _____
<input type="checkbox"/> Spousal RRSP Contribution	\$ _____	<input type="checkbox"/> TFSA Contribution	\$ _____

2. Action Requested (select all that apply):

<input type="checkbox"/> Begin deductions	<input type="checkbox"/> Change deductions	<input type="checkbox"/> Stop deductions (specify plan): _____
---	--	--

3. Frequency of Deductions

<input type="checkbox"/> Monthly <small>(1st of each month)</small>	<input type="checkbox"/> Semi-monthly <small>(1st and 15th of each month)</small>	<input type="checkbox"/> One-time lump sum*
---	--	---

4. First payment effective date: _____	Final payment effective date*: _____
<small>(DD/MM/YY)</small>	<small>(DD/MM/YY)</small>

* One-time lump sum deposits are withdrawn on the 1st of the month. *Final payment effective date* should be prior to next withdrawal date.
Example: Withdrawal date is March 1; *Final payment effective date* should be prior to April 1.

Section 3 – Banking information

Transit number: _____ Institution number: _____ Account number: _____

Financial Institution: _____

Address: _____

<p>ABC Company 123 Any Street Anytown PR A1A 1A1</p> <p>MEMO _____</p> <p>⑈ 1088 ⑆ ⑆ 0 1 1 2 2 ⑆ 5 4 0 ⑆ 0 0 0 1 1 1 1 1 1 1 ⑆</p>	<p>The illustration shows the MICR encoding used on standard cheques. The labels help you identify the codes to enter in the following table.</p>						
<table border="0" style="width:100%"> <tr> <td style="width:33%"> </td> <td style="width:33%"> </td> <td style="width:33%"> </td> </tr> <tr> <td align="center">Transit number</td> <td align="center">Institution number</td> <td align="center">Account number</td> </tr> </table>				Transit number	Institution number	Account number	
Transit number	Institution number	Account number					

Section 4 – Important information

Limit on contributions	The Canada Revenue Agency (CRA) sets a limit on the total amount you can contribute to RRSPs and TFSAs (group, personal and spousal combined).
Spousal RRSP contributions	Contributions you make to a spousal RRSP reduce your RRSP deduction limit, but as the contributing spouse, you receive the tax deduction. The total amount you can deduct for contributions you make to your RRSPs or spousal RRSPs cannot be more than your RRSP deduction limit. Your spouse owns the investments (contributions and accumulated investment income) in your spousal RRSP account.
Fees	No fees will be charged by Morneau Shepell to process your contribution request. However, you will be charged a fee for any rejected or recalled pre-authorized debit. For information about the fees associated with each investment option and your account balance, refer to the LFIP website at lfip.lawyersfinancial.ca .
Investment of your contributions	The contribution to your LFIP RRSP, spousal RRSP, NRSP or TFSA account(s) will be invested in accordance with the investment strategy for the applicable account on the date we process the investment purchase. At any time after the investments are purchased, you (or your spouse for a spousal RRSP) will be able to change your investment strategy by selecting any of the investments options available under the LFIP. For more details about these options, please refer to the LFIP website at lfip.lawyersfinancial.ca .
Processing times	Investments under the LFIP are purchased within approximately five working days of the 1 st or 15th date once the account is opened and/or the required form(s) and successful confirmation of the pre-authorized debit amount are received. Delivery of the documents to us depends on Canada Post delivery standards and may vary depending on your location.
Your responsibilities	It is your responsibility to ensure your contributions are within the limits set by the Canada Revenue Agency. It is also your responsibility to consult the information, tools and resources made available to you, to seek independent financial advice before making important decisions about your savings for retirement and to make investment decisions. Morneau Shepell does not provide any financial, investment, tax or legal advice.

Section 5 – Pre-Authorized Debit Agreement

Pre-Authorized Payment Terms and Conditions

You agree to the provisions of these Pre-Authorized Payment Terms and Conditions (the "Authorization") and allow us to process one or more fund transfers in connection with this Authorization. You authorize us to debit your deposit account (the "Bank Account") (at the "Deposit Bank") for payments and all other amounts owing to us under this Agreement. Debits made to pay any amount owing to us under this Agreement shall be processed as Personal PADs, as defined by the Canadian Payments Association. If you are a corporation or other entity, amounts debited to pay any amount owing to us under this Agreement shall be processed as Business PADs. In most other cases, funds will be transferred from the Bank Account held by you directly to the Plan Administrator, in which case, the debit will be processed as a Funds Transfer PAD. You hereby assure us and warrant that all persons whose signatures are required to debit the Bank Account are providing this Authorization or have provided a separate authorization.

This Authorization may be cancelled at any time upon 30 days prior notice. Such notice may be in writing or may be given orally (if we are able to verify your identity). To obtain a sample cancellation form or for more information regarding your right to cancel this Authorization, please consult with your financial institution or visit www.cdnpay.ca. Revocation of this Authorization does not terminate any part of this Agreement and does not relieve you of your obligations to pay the amounts owing under the Agreement.

You will inform us in writing of any change in the Bank Account at least 10 days prior to the next regularly scheduled debit, and in the case of debits occurring on a frequency less than 10 days, this Authorization shall be amended by us in respect of debits occurring 10 days from receipt of your notice to us of the change. Delivery of this Authorization to us constitutes delivery by you to the Deposit Bank. The Deposit Bank is not required to verify that a debit to the Bank Account has been made in accordance with this Authorization including, but not limited to, the amount and fulfillment of purpose. You have certain recourse rights if any debit does not comply with this Authorization. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this Authorization. In order to be reimbursed for any disputed debit made to your Bank Account in the case of a Personal PAD or Business PAD, a declaration must be completed and sent to the Deposit Bank not more than 90 calendar days or 10 business days respectively after the date on which the disputed transaction was posted to your Bank account. To obtain more information on your recourse rights, you may contact your financial institution or visit www.cdnpay.ca.

In the case of all Business PADs and Personal PADs, by signing this Authorization, you hereby waive any pre-notification requirements as specified by sections 15(a) and (b) of the Canadian Payments Association Rule HI, which require us to provide you with a separate summary of your instructions provided in this Agreement, and any changes thereto 10 calendar days prior to acting upon them. You agree to keep a separate copy of this Agreement and record any modifications to your instructions in order to prevent any delays and/or denied transactions with respect to your fund transfer requests.

Section 6 – Authorization

This communication is directed in confidence solely to the addressee(s) listed above and may not be otherwise copied, distributed or used. The contents of this communication may also be subject to lawyer-client privilege and all rights to that privilege are expressly claimed and not waived. If you have received this communication in error, please notify me at the telephone number above and delete this communication

I/We authorize the processing of a Pre-Authorized Debit ('PAD') through my/our bank account as detailed above. I/we agree to the terms and conditions of this agreement stated on this form.

Signature of Bank Account Holder

Co-Signature (if joint bank account where more than one signature is required)

Contributor Signature (for spousal RRSP only)

Date (DD/MM/YY)

Date (DD/MM/YY)

Date (DD/MM/YY)