



**DEPOSIT REQUEST, INVESTMENT TRANSACTIONS
AND PAC AGREEMENT/CHANGE
(OTHER THAN RESP)
INDIVIDUAL SAVINGS AND RETIREMENT**

F51-153A-1

Agency code Agent code S.U. Agent Trade made by FundSERV network: **Check here** Trade made by Extranet/Web: **Check here**
Agent's telephone number Extension

Contract no. Annuitant's first and last name (in block letters) FundSERV contract
Dealer code Intermediary code

A **DEPOSIT OF A SUBSEQUENT PREMIUM** → Complete Section C – INVESTMENT INSTRUCTIONS

Cheque from the client: \$ _____ (Minimum \$100) Transfer from another institution: \$ _____ Loan reimbursement: \$ _____

B **CHANGE TO AUTOMATIC INVESTMENT TERM (AIT)**

<input type="checkbox"/> PAC:	<input type="checkbox"/> Keep money in DIF <input type="checkbox"/> Invest according to the INVESTMENT INSTRUCTIONS in Section C (minimum \$25/fund)	DIF and GIF are not offered under FundSERV contracts.
<input type="checkbox"/> DIF:	<input type="checkbox"/> Keep money in DIF <input type="checkbox"/> Invest according to the INVESTMENT INSTRUCTIONS in Section C	
<input type="checkbox"/> GIF:	Instructions apply to: Y Y Y Y M M D D <input type="checkbox"/> A particular investment maturing at _____ <input type="checkbox"/> All GIF investment	

Interest Only according to the INVESTMENT INSTRUCTIONS in Section C
 Capital Only according to the INVESTMENT INSTRUCTIONS in Section C
 Interest and Capital according to the INVESTMENT INSTRUCTIONS in Section C

C **INVESTMENT INSTRUCTIONS**

GUARANTEED INTEREST FUND (For AIT \$500 by default \$1,000)
Type of interest: Simple Interest Compound (Default)
 1 month \$ _____ _____ years \$ _____

DAILY INTEREST FUND (DIF): If there is an AIT on the contract, the amounts deposited in the DIF will be invested according to the AIT when the required minimum has been reached.

INVESTMENT FUNDS (Minimum \$25 per fund)

Ecoflex: Funds with 3 or 4 digits, the last one refers to the sales charge:
0 or 5 = Deferred Sales Charge (DSC, client)
1 or 6 = No sales charge (CB, 3 years)
2 or 7 = No Load

Ecoflex extra: Funds with 5 digits beginning with 1 (Classic Series)	The three (3) middle digits refer to the fund number (e.g. 660 for the Money Market Fund)
IAG SRP Funds with 5 digits beginning with: 3 = Series 75/100 Funds or Series 75/100 Prestige 4 = Classic Series 75/75 Funds or Classic Series 75/75 Prestige 5 = Ecoflex Series 100/100 Funds 7 = for the FORLIFE Series, for contracts issued after November 24, 2014 only	The last digit refers to the sales charge: Sales charge for the Prestige Series 0 = Deferred Sales Charge (DSC, client) 7 = Prestige DSC 1 = No sales charge (CB, 3 years) 2 = Prestige CB, 3 years 3 = No sales charge (CB, 5 years) 4 = Prestige CB, 5 years 5 = Front-End Load (FEL, no sales charge) 6 = Prestige FEL

NOTES: Please use the table F13-1000 or the **Prestige** Series table F13-1005A for the investment fund numbers.

	Fund no.	If FEL, % of premiums	<input type="checkbox"/> % or <input type="checkbox"/> \$	Order no.
1.				
2.				
3.				
4.				
5.				

The total cash amount or percentage must equal 100% of the premiums to be invested.

D **GUARANTEE INSTRUCTION** → Complete Section F – DECLARATION/SIGNATURES

VERSION	RESET	CHANGE THE GUARANTEE MATURITY DATE (NOT ALLOWED FOR LIF/RRIF)
Ecoflex guarantee 1	Not allowed	<input type="checkbox"/> In the 10-year period prior to the current guarantee maturity date, the maturity date can be deferred by 10 years from the request date. This change does not lead to an automatic reset.
Ecoflex guarantees 5, 13, 15, 16 and 19	<input type="checkbox"/> Not allowed in the 10-year period prior to the current guarantee maturity date.	<input type="checkbox"/> Between the annuitant's 60th and 71st birthday. No changes can be made in the 10 years prior to the current guarantee maturity date.
Ecoflex guarantees 6, 12, 17 and 18	<input type="checkbox"/> In the 10-year period prior to the current guarantee maturity date, the maturity date will be deferred by 10 years from the request date.	<input type="checkbox"/> Between the annuitant's 55th and 69th birthday and must be deferred by 10 years from the request date.
IAG SRP Ecoflex Series 100/100 (guarantees 11, 21 and 31)	<input type="checkbox"/> In the 15 years prior to the maturity date, only the guaranteed minimum value at death will be reset once a year until the annuitant's 80th birthday.	<input type="checkbox"/> Between the annuitant's 60th and 71st birthday. No changes can be made in the 15 years prior to the current guarantee maturity date.
IAG SRP Series 75/100 and Prestige 75/100 Series (guarantees 11, 21 and 31)	<input type="checkbox"/> Only the guaranteed minimum value at death can be reset once a year until the annuitant's 80th birthday.	Not allowed
IAG SRP FORLIFE Series (guarantee 31)	<input type="checkbox"/> Only the guaranteed minimum value at death in the Savings Stage can be reset once a year until the annuitant's 80th birthday.	Not allowed

New maturity date: Y Y Y Y M M D D

E **SPECIAL INSTRUCTIONS**

F **DECLARATIONS/SIGNATURES** Date Y Y Y Y M M D D

• I request that the transactions indicated be carried out in accordance with the rights, conditions and stipulations of the contract.
• If Fund Units are credited to this contract for the first time: I confirm that I have completed electronic investor profile no. _____ (to be included) or a paper profile (to be included) with my representative and I acknowledge receipt of the *Information Folder* which describes the characteristics of my contract as well as the *Fund Facts* booklet.

X _____ Applicant/Subscriber **X** _____ Co-Applicant **X** _____ Agent*/Witness

* In cases where there is a lump-sum payment of \$100,000 or more for a non-registered annuity contract, I have asked whether the individual owner(s) or payor(s) are politically exposed foreign persons. I have completed Form F51-208A and it is attached.



F51-153A-1(16-09)



DEPOSIT REQUEST, INVESTMENT TRANSACTIONS AND PAC AGREEMENT/CHANGE (OTHER THAN RESP) INDIVIDUAL SAVINGS AND RETIREMENT

F51-153A-1

Agency code Agent code S.U. Agent Agent's telephone number Extension

Contract no. Annuitant's first and last name (in block letters) FundSERV contract Dealer code Intermediary code

If these changes must be applied to other contracts, please list their numbers here:

PRE-AUTHORIZED CHEQUE PAYMENT (PAC) GENERAL INFORMATION: Allow 3 days for all changes

IMPORTANT If the bank account owner's signature is required, you must provide him or her with a copy.

Table with 3 columns: Indicate if it's a, Instruction, Signature. Rows include Regular PAC, Modification to banking information, etc.

2. Withdrawal Agreement: Variable
3. PAC Category: Personal Business

Table with 4 columns: PAC TYPE, DATE Mandatory, Amount(\$), Frequency, Investment Instructions (AIT). Rows for Regular PAC and One-time PAC.

5. BANKING INFORMATION: Account Number, Transit Number, Financial Institution Number, Name of the account owner(s)

6. PAC/EFT STATEMENT / SIGNATURES: By signing below, I, the bank account owner(s), confirm I have read, understand and agree to the information and provisions of the PAC/EFT Agreement in this Form.

PRE-AUTHORIZED CHEQUE PAYMENT ("PAC") AGREEMENT

In this PAC/EFT Agreement, each owner is referred to as "I" and makes the following statements in respect to himself or herself:

- I authorize the Company and the financial institution designated (or any other financial institution I may authorize at any time) to begin deductions as per my instructions for regular recurring payments and/or one-time payments from time to time for payment of all Premiums, deposits, instalments and charges arising from the Contract.
- Regular payments will be debited by the date and/or at the frequency I have chosen, whereas one-time payments from time to time can be debited from my account on any date. Regular and/or one-time payments will be debited in accordance with the banking information provided in this application.
- I agree that, for the purpose of this PAC/EFT Agreement, all PACs from my account will be treated either as Personal or Business* depending on the choice I have made in this application.
- **I waive the right to receive pre-notification of an increase or decrease in the amount to be debited or a change in the date and/or frequency of these payments.**
- I agree that the Company is not required to provide me with written notice of a change in a PAC amount that is made as a result of my request.
- If a PAC is dishonoured for any reason such as, but not limited to, insufficient funds ("NSF"), stop payment or account closed, the Company is authorized to resubmit the payment. **Any charges incurred by the Company as a result of a dishonoured PAC will be charged within the Contract as per last PAC investments.**
- I may cancel or modify this PAC/EFT Agreement at any time, subject to providing the Company thirty (30) days notice in writing. To obtain a sample cancellation form or for more information on my right to cancel the PAC/EFT Agreement, I may contact my financial institution or visit www.cdnpay.ca regarding Rule H1 – Pre-authorized debits (PADs).
- Any cancellation of this PAC/EFT Agreement will not affect my insurance contract(s) and/or contract(s) for financial services, so long as payment is provided by an alternate method.
- **The Company will not assign this PAC/EFT Agreement without providing, any time prior to the next PAC/EFT, written notice to me of the assignment.**
- I have certain recourse rights if any PAC does not comply with this PAC/EFT Agreement. For example, I have the right to receive reimbursement for any PAC that is not authorized or is not consistent with this PAC Agreement. To obtain more information on my recourse rights, I should contact my financial institution or visit www.cdnpay.ca regarding Rule H1 – Pre-authorized debits (PADs).
- Before the Company debits the first PAC/EFT payment, it must receive all required documents, duly completed, and be allowed a reasonable period of time to complete its administrative processes.

*Business PAC means a PAC for the payment of goods or services related to a business or commercial activity of the payor.

Telephone number: 1-844-4iA-INFO (1-844-442-4636) Information: savings@ia.ca

Quebec:

1080 Grande Allée West
PO Box 1907, Station Terminus
Quebec City, QC G1K 7M3
Fax: 418-684-5161
Transactions: IAQtransactions@ia.ca

Toronto:

522 University Ave., Suite 400
Toronto, ON M5G 1Y7
Fax: 1-800-810-0197
Transactions: IATtransactions@ia.ca

Vancouver:

2165 Broadway West
PO Box 5900
Vancouver, BC V6B 5H6
Fax: 604-689-9682
Transactions: IAV-transactions@ia.ca