



APPLICATION FOR ENROLLMENT

1. PLAN MEMBER to complete Section A in full. Signature to be witnessed by employer.
2. EMPLOYER to complete Section B in full. Upon completion, this form is to be mailed or faxed by employer to the Capital Pension & Benefits Administration.
3. EMPLOYER to provide a photocopy of the completed form to the PLAN MEMBER.

SECTION A: MEMBER INFORMATION

(to be completed in full and signed by the employee)

Social Insurance Number	Surname	First Name and Initial	Date of Birth <small>Day Month Year</small>			Gender <small>Male Female</small>
Street Address		City	Province	Postal Code	Phone Number	Email Address
Marital Status <small>Single Married Common-law</small>	Name of Spouse (if applicable)				Spouse's Date of Birth (if applicable) <small>Day Month Year</small>	

Beneficiary Designations

IMPORTANT NOTE: If you have a married or common law spouse, as defined under the applicable pension legislation, your spouse may be entitled to 100% of any survivor benefit payable under this Plan, regardless of whom you have designated as your beneficiary(ies).

Beneficiary Surname	First Name	Date of Birth <small>Day Month Year</small>	Relationship	Portion %
		<small>Day Month Year</small>		
		<small>Day Month Year</small>		
		<small>Day Month Year</small>		
		<small>Day Month Year</small>		

100%

Privacy Policy: Information collected by the Capital Pension Plan shall be used and disclosed for the provision of benefits available from the Plan and compliance with applicable legislation. The provision of information constitutes consent for the above purposes. Please see reverse for further information.

I hereby apply for enrollment in the Capital Pension Plan and declare that the information provided above is true to the best of my knowledge. I authorize my employer to make the required deductions from my earnings and remit same to the Capital Pension Plan.

Employee Signature

Date (Day | Month | Year)

Signature of Witness to Employee's Signature

SECTION B: EMPLOYER INFORMATION AND AUTHORIZATION

Province of Employment: Saskatchewan Other (please specify) _____
(e.g. British Columbia, Alberta, Ontario, etc.)

Employer Name

Division Number

Employment Start Date (Day | Month | Year)

Printed Name of Authorized Employer Representative

Employer Phone Number

Effective Date of Enrollment in Pension Plan (Day | Month | Year)

Signature of Authorized Employer Representative

Date (Day | Month | Year)

APPLICATION FOR ENROLLMENT

Once you enroll, you remain a member until you terminate employment with your employer.

You become **vested and locked-in** after completing 2 years of continuous employment with a participating employer (unless your employer has established a vesting period of less than 2 years). Once you become vested, you are entitled to receive the employer contributions made on your behalf, and your Capital Pension Plan equity must be used to provide income at retirement (locked-in). Once you are vested and locked-in, you are no longer eligible to receive a cash refund of your contributions if you terminate employment.

Privacy Policy: The Capital Pension Plan is subject to the provisions of the *Freedom of Information and Protection of Privacy Act*. Information collected by the Capital Pension Plan shall be used and disclosed for the provision of pension benefits at retirement, termination benefits in the event of termination of employment, survivor benefits in the event of your death and compliance with applicable provincial and federal legislation. The provision of the requested information constitutes consent for the above stated purposes. Further information can be obtained by contacting the Plan directly.

SECTION A: MEMBER INFORMATION

(to be completed in full and signed by the employee)

The information you provide in the “Member Information” section will be kept on file with the Capital Pension Plan. If there are any changes to this information (i.e. your mailing address or your marital status changes), please complete a “**Change in Member Data**” form. (available on our website at www.capitalpension.com and forwarding it to the Capital Pension Plan at our address below.

Marital Status

According to clause 2(1)FF of the Saskatchewan *Pension Benefits Act, 1992*, a spouse is:

- a) A person who is married to a member; or
- b) If a member is not married, a person with whom the member is cohabiting as spouses at the relevant time and who has been cohabiting continuously with the member for at least one year prior to the relevant time.

For the purpose of this form, the “relevant time” refers to the date in which this Application for Enrollment is completed and signed by the employee.

Beneficiary Designations

In the event of your death, your beneficiary(ies) are entitled to receive survivor benefits from the Capital Pension Plan.

Under the provisions of the Saskatchewan *Pension Benefits Act, 1992*, your spouse is automatically your beneficiary. You may designate one or more alternate beneficiary(ies) in the event your spouse pre-deceases you. You may allocate a portion of your Capital Pension Plan equity to each alternate beneficiary.

If you **do not have a spouse**, you may designate one or more beneficiary(ies). You may allocate a portion of your Capital Pension Plan equity to each beneficiary.

If you designate a **minor as beneficiary** (i.e. someone under the age of 18 years), it is a good idea to appoint a trustee in your Will.

SECTION B: EMPLOYER INFORMATION AND AUTHORIZATION

This section is completed by your employer.

Contact the Capital Pension Plan at:

Capital Pension Plan
1170-1801 Hamilton Street
Regina, SK S4P 4B4

Phone: 1-866-961-4377 (toll-free) or (306) 787-5918 FAX: (306) 787-5798
Visit our website at: www.capitalpension.com

Capital Pension Plan

Introduction for New Employees



The Capital Pension Plan is a multi-employer pension plan designed to provide its members with a uniform method to systematically save for retirement. The Capital Pension Plan is administered by the Capital Pension & Benefits Administration, a division of Crown Investments Corporation of Saskatchewan.

How does the Plan work?

The Capital Pension Plan is a defined contribution (money purchase) pension plan. Each member holds an individual account with the Plan. Your employer deducts contributions from your pay (i.e. employee required contributions) and remits them to the Plan for deposit in your account. Your employer also makes contributions to your account on your behalf (i.e. employer required contributions). Contributions are invested to provide investment earnings over time. At retirement, you use the money accumulated in your account to provide retirement income.

Employee and employer required contributions are calculated as a percentage of your regular earnings. The contribution percentage is set by the employer. The employer contribution percentage must be at least equal to the employee contribution percentage.

Contributions are subject to the annual maximum contribution limit that is set in the *Income Tax Act* (Canada) and will impact your RRSP contribution room for the following year.

After you have completed a specified period of service with your employer, you become vested in the Plan. Once vested, you become unconditionally entitled to the employer contributions in your account. The vesting period cannot be longer than 2 years. Once you are vested, required contributions, plus investment earnings on such contributions become locked-in and cannot be withdrawn until retirement.

Your human resource/payroll branch will be able to provide information your contribution percentages and vesting period.

Employee Contribution Percentage	
Employer Contribution Percentage	
Vesting Period	



www.capitalpension.com
Phone: (306) 787-5918
Toll-free: 1-866-961-4377
Email: info@capitalpension.com



How are contributions invested?

The Capital Pension Plan administers two investment funds. The Diversified Fund is the Plan's default investment option. The investment objective of the Diversified Fund is to provide long-term equity growth. The Fund contains a mix of asset types including equities (i.e. stocks) bonds, real estate and short-term investments. If you are more than five (5) years away from retirement, the Diversified Fund is your only investment option within the Plan.

The Pre-Retirement Fund is available to Plan members who are within five (5) years of their earliest possible retirement date. The Pre-Retirement Fund holds money-market investments solely and is designed to preserve capital in the short-term.

Details about the Diversified Fund and Pre-Retirement Fund are available on the Plan's website at www.capitalpension.com or by contacting the Plan directly.

Where can I get more information about the Plan?

Once you are enrolled, you will receive a Member Booklet that provides more details about the Capital Pension Plan.

Each year (usually in early February) you will receive an annual statement that provides information about your account with the Plan. You will also receive periodic newsletters (the Capital Report) that provide up to date information about the Plan, pensions in general and other related topics. Newsletters are mailed to your last address on file with the Plan.

You can also stay informed about the Plan by visiting our website at www.capitalpension.com. All Plan forms, information circulars and investment performance information is available on the website.

What are my responsibilities?

Since the Plan sends periodic information directly to you, it is up to you to inform the Plan administration of any address changes you may have.

It is also your responsibility to ensure that you become familiar with the Plan and the information available to ensure your choices and decisions meet your personal needs. The Capital Pension Plan administration staff can provide general information and can explain the pros and cons of various decisions. The Plan cannot provide personalized advice. It is recommended that you seek the guidance of an appropriately qualified individual if you require assistance.

How do I contact the Plan?

Capital Pension and Benefits Administration
1170-1801 Hamilton Street
Regina, Saskatchewan
S4P 4B4

Phone: (306) 787-5918 or Toll-free 1-866-961-4377

Email: info@capitalpension.com Website: www.capitalpension.com