



**Direct
Investing**

Beneficiary Designation Form

to make or change a beneficiary designation

Standard Beneficiary Designation with Contingent Options

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

RBC Direct Investing® Account #: _____ Type of plan: RRSP RRIF LIF PRIF
 LIRA LRIF RLIF RLSP

Annuitant name: _____

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.

Successor Annuitant / Beneficiary Designation

Relationship to Annuitant	
<input type="checkbox"/> Spouse <input type="checkbox"/> Common-law Partner	
<input type="checkbox"/> Other (specify): _____	
_____	_____
surname	first name

address	
_____	_____
city, province, postal code	Social Insurance Number (if available)

Please check box if electing for Successor Annuitant:

Successor Annuitant Election (Applicable for RRIF, LIF, LRIF, RLIF, and PRIF Plans Only)

If my Plan is a retirement income fund, and if the person identified above is my **spouse or common law partner** who survives me, I elect to have my spouse or common law partner continue to receive all Plan payments after my death as my successor annuitant. **If my successor annuitant survives me, I acknowledge that I cannot designate a beneficiary under the plan.**

If I have not elected to have a successor annuitant, in accordance with the declaration of trust under the above identified retirement income fund, or if I am an annuitant of a retirement savings plan, I hereby revoke all previous beneficiary designations made in respect of the Plan, including any such designation made in my will, and I designate the person identified above as the Plan beneficiary entitled to receive all amounts payable under the Plan upon my death.

If the person identified above predeceases me, or dies at the same time as me, or in circumstances rendering it impossible to determine which of us died first, then I designate the person(s) identified on the second page as the beneficiary(s) of my Plan to receive their Percentage of Entitlement (as indicated on the second page) of the proceeds of the Plan 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 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 my province or territory of 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 of this form 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.

Contingent Beneficiary Designations*Note: Percentage of Entitlement must total 100%.*

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

If no Percentage of Entitlement is stated above, or the Percentages of Entitlement do not add up to 100%, I direct that the proceeds of my Plan be divided equally among the surviving beneficiaries or paid to the surviving beneficiary on my death, as the case may be. If any person identified as a contingent beneficiary predeceases me, I direct that their Percentage of Entitlement (as indicated above) 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 beneficiary will go in equal portions to the surviving beneficiary(ies). If none of the person(s) identified above survive me, I direct that the proceeds of my Plan be paid to my estate on my death.

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

Annuitant's signature

Accepted by **RBC Direct Investing Inc.**
as Agent for The Royal Trust Company

Return the completed form to:

RBC Direct Investing Inc.
Royal Bank Plaza
200 Bay Street, North Tower
P.O. Box 75
Toronto, Ontario M5J 2Z5

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