

Send the completed form to:  
**Manulife Bank of Canada**  
 500 King Street North  
 Waterloo ON N2J 4C6  
 Fax: 1-866-840-6425

**This form allows you to designate or change a successor holder/annuitant or beneficiary (or both) for your Tax-Free Savings Account (“TFSA”), Registered Retirement Savings Plan (“RRSP”) and Registered Retirement Income Fund (“RRIF”).**

## 1 Account Information

Account Owner’s name (last, first and middle)	Account number	Account type <input type="radio"/> RRSP <input type="radio"/> RRIF <input type="radio"/> TFSA
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**Important Note:** Your designation of a successor holder/annuitant or beneficiary will not be revoked or changed automatically by any future marriage, divorce or relationship breakdown. Should you wish to change your successor holder/annuitant or beneficiary in the event of a marriage, divorce, relationship breakdown or for any other reason, you will have to do so by means of a new designation. Any time you wish to make a change to either a successor holder/annuitant or a beneficiary designation, you will need to complete a new designation form that will revoke all previous successor holder/annuitant or beneficiary designations you have made in the past for the Account referenced in this form.

## 2 Successor Holder/Annuitant Designation (where permitted by law) (applicable to TFSA and RRIF)

In Quebec, the designation of a successor holder/annuitant can only be made in a will or marriage contract.

**Successor Holder/Annuitant:** Only your spouse or common-law partner, as defined in the *Income Tax Act* (Canada), can be a successor holder/annuitant. In the event of your death, the name on the Account is changed to the name of the successor holder/annuitant, who will continue to hold and operate the TFSA or RRIF as their own.

Successor Holder/Annuitant name (last, first, middle initial)

## 3 Beneficiary Designation (where permitted by law)

In Quebec, the designation of a beneficiary can only be made in a will or marriage contract.

**Beneficiary:** You can designate a beneficiary(ies) on your RRSP, RRIF and/or TFSA. For an RRSP, in the event of your death, the beneficiary(ies) will receive the Account proceeds. For a TFSA or a RRIF, the beneficiary will only receive the Account proceeds and the Account will be closed if:

1. You have not designated a successor holder/annuitant; or
2. The designated successor holder/annuitant was not your spouse or common-law partner at the time of your death or has pre-deceased you.

Beneficiary name (last, first, middle initial)	Relationship to Account Owner	Designated
		%
		%
		%
		%
If you have not designated exactly 100%, any surplus or shortfall will be distributed <i>pro rata</i> among the surviving named beneficiaries.		<b>Must total 100%</b>

## 4 Contingent Beneficiary Designation (where permitted by law)

**Note:** The designation(s) below will only be valid if your named successor holder/annuitant (TFSA or RRIF) or named beneficiary(ies) predecease(s) you or in the case of TFSA or RRIF, if the successor holder/annuitant is not your spouse/common-law partner at the time of your death. In the event that a beneficiary named above does not survive you, that deceased beneficiary(ies) portion(s) will be distributed to the contingent beneficiary(ies) as per designated shares indicated below.

Beneficiary name (last, first, middle initial)	Relationship to Account Owner	Designated
		%
		%
		%
		%
If you have not designated exactly 100%, any surplus or shortfall will be distributed <i>pro rata</i> among the surviving named beneficiaries.		<b>Must total 100%</b>

## 5 Trustee for Minor Beneficiaries (not applicable in Quebec)

Complete this section if a beneficiary named on this form is a minor. You agree that any benefit that becomes payable to a minor child will be paid to the trustee to hold in trust for the child until the child comes of age.

Beneficiary name (last, first, middle initial)	Trustee name (last, first, middle initial)	Relationship of Trustee to Beneficiary
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Beneficiary name (last, first, middle initial)	Trustee name (last, first, middle initial)	Relationship of Trustee to Beneficiary

## 6 Authorization and Consent

I hereby REVOKE any previous designation of successor holder/annuitant and/or beneficiary(ies) which I may have made for the above Account.

I DESIGNATE the person(s) I have named above as successor holder/annuitant and/or beneficiary(ies) to receive the proceeds of the Account upon my death in accordance with the Account terms and the Declaration of Trust and of applicable law.

I DIRECT the Trustee to administer the proceeds in accordance with the Declaration of Trust. Among other things, this means that upon my death, and if I do not designate a successor holder/annuitant for my TFSA or RRIF who survives me, the Trustee will distribute the net proceeds of the Account in accordance with the operative beneficiary designation, if any. If I designate more than one person above as beneficiary on my RRSP, RRIF or TFSA, the proceeds will be divided among those persons named above in the percentage of shares I indicated above; if the percentages are not clear, the proceeds will be divided equally among my surviving named beneficiaries; if the percentages do not total 100%, then any surplus or shortfall will be distributed *pro rata* amongst my surviving named beneficiaries. Should any named beneficiary not survive me, his/her share will be divided equally among those designated beneficiaries that do survive me if no contingent beneficiary(ies) are designated. If only one beneficiary survives me and there are no contingent beneficiary(ies) designated or if I designate only one beneficiary, that person will receive all the proceeds. If no person survives me or I make no beneficiary designation, the proceeds will be distributed to my estate. I acknowledge that the Declaration of Trust provides that, prior to making any payments, the Trustee may require evidence satisfactory that this designation has not been subsequently revoked or amended by me and that such evidence may include letters probate or similar documents.

Account Owner signature

Date (mmm/dd/yyyy)