



Multiple Beneficiary Designation

to make or change a beneficiary designation

ORIGINAL SIGNATURE REQUIRED

Not Applicable for Annuitants Domiciled in Quebec.

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.

Beneficiary Designation

Note: Percentage of Entitlement must total 100%.

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

In accordance with the declaration of trust under the above identified retirement savings plan or retirement income fund (the "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 persons identified on the first page as the Plan beneficiaries entitled to receive all amounts payable under the Plan upon my death, in accordance with the Percentages of Entitlement identified on the first page.

If no Percentage of Entitlement is stated on the first page under "Beneficiary Designation", 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 named on the first page predeceases me, I direct that their Percentage of Entitlement (as indicated on the first page) 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 persons identified on the first page survive me, I direct that the proceeds of my Plan be paid to my estate 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 common-law 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 beneficiary 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 the province or territory of my 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 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.

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

date province or territory of execution

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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