

# INVESTMENT INSTRUCTIONS

Use this form to choose how to invest your accumulated pension funds and any future contributions in the Plan's investment options. Fill in the personal information requested below in Section A. Indicate how you wish to allocate your accumulated pension funds and any future contributions on the reverse in Section B. Then read, sign and date the acknowledgement in Section C. Please submit the signed form and any applicable fees (via cheque or money order)\* to the CSS Pension Plan's office.

- ▶ You may choose how to invest your accumulated pension funds and any future contributions in the investment options offered by the Plan. These are:
  - ▶ An Equity Fund;
  - ▶ A Bond Fund;
  - ▶ A Balanced Fund; and
  - ▶ A Money Market Fund
- ▶ The Balanced Fund is the default investment fund for members who don't provide investment instructions.
- ▶ For information on the Plan's investment funds, please refer to the Investing area of the Plan's website at [www.csspension.com](http://www.csspension.com).
- ▶ For personal advice, please contact a qualified financial advisor, or if you have any questions contact the CSS Pension Plan.
- ▶ You can submit your properly completed investment instructions form to the CSS Pension Plan as follows:
  - ▶ Fax: (306) 244-1088
  - ▶ Email: [css@csspension.com](mailto:css@csspension.com)
  - ▶ Mail: CSS Pension Plan, PO Box 1850, Saskatoon SK S7K 3S2
  - ▶ Courier (Street Address): CSS Pension Plan, Fifth floor, 333 - 3rd Ave N, Saskatoon SK S7K 2M2

## Section A: Member information

Social Insurance Number <u>OR</u> Member ID			
Last name	First name	Initial	Birthdate (dd/mm/yyyy)
Address <span style="float: right;">(Street address or PO Box number) (City/Town) (Province) (Postal Code)</span>			
Home/cell phone		Work/other phone	
Email		Email type <input type="checkbox"/> Work/other <input type="checkbox"/> Home	

## Section B: Investment instructions

**Please allocate my accumulated pension funds and any future contributions as follows:**

	Accumulated pension funds	Future contributions*
Balanced Fund*	%	%
Money Market Fund	%	%
Equity Fund	%	%
Bond Fund	%	%
<b>Total</b>	<b>100%</b>	<b>100%</b>

\* If you no longer contribute to the Plan, please leave this column blank

- ▶ Changes in market levels between the date that you complete this form and the date that your instructions take effect can change the value allocated to each fund.
- ▶ Percentages entered must total 100%

**\*Processing fees**

- ▶ The first two investment instructions completed within the calendar year are free. A \$75 processing fee is required for any subsequent investment instructions made within the calendar year.
- ▶ When a fee is due:
  - ▶ Please make your cheque or money order payable to "CSS Pension Plan" (do not send cash);
  - ▶ Your investment instructions will not be implemented until the Plan has received both your fee and properly completed investment instructions form.

## Section C: Acknowledgement

By providing these investment instructions and signing this form, I acknowledge that:

- ▶ My instructions will be carried out effective as of the close of markets on the date that this form is received by 12:00 noon Saskatchewan time at the Plan's office, provided that the form has been properly completed and is accompanied by any required processing fees.
- ▶ If my instructions are received at the Plan's office after 12:00 noon Saskatchewan time, my instructions will be processed on the following day.
- ▶ My accumulated pension funds and future contributions, if any, will be invested as indicated above.
- ▶ I may change these instructions at any time by completing another form and paying any applicable processing fees.
- ▶ I am solely responsible for obtaining professional financial planning advice to determine if my investment instructions are appropriate for my personal circumstances.
- ▶ Different funds may have different returns. I am solely responsible to monitor my fund allocation to determine if and when to provide further investment instructions.
- ▶ CSS investment funds are market based. I understand that my investment returns and my accumulated pension funds are not guaranteed.

**I acknowledge that the CSS Pension Plan is not responsible for the effect of these investment instructions on my investment returns, or on the value of my accumulated pension funds and future contributions, if any.**

**Signature of member**

**Date:**

Please return your completed form by fax, email, mail or courier, along with any required processing fees (via cheque or money order), to the contact information below.

Incorrect or incomplete forms will be returned for correction, causing a delay in implementing your investment instructions.

**Note:** if you are signing this form with a digital signature (e.g., picture of signature, software-embedded signature, etc.) these are CSS' requirements:

- ▶ If digitally signed without using a reputable e-signing platform/provider, we require a copy of the member's signed Photo ID, or
- ▶ If digitally signed using a reputable e-signing platform/provider, we require the member's signed Photo ID OR the digital signature certificate.

**Privacy notice:** Personal information on this form is collected under the authority of relevant privacy legislation for pension administration purposes. Please review the Privacy Policy as posted to the CSS Pension Plan's website. If you have questions regarding the collection of this information, write to:

**CSS Pension Plan**

ATTN: Privacy Officer  
5th Floor - 333 3rd Avenue N  
PO Box 1850  
Saskatoon, SK S7K 3S2

## Section D: For office use only

**Instructions Confirmed (signed on behalf of the Plan)**

**Date:**