# RIF Mutual Fund Account Enrollment Form

ING DIRECT
Mutual Funds

***Please remember to:***

1. Complete all applicable fields on the RIF Mutual Fund Account Enrollment Form.
2. Sign, date and return your completed Form to: ING DIRECT Funds Limited, 111 Gordon Baker Road, Toronto, Ontario M2H 3R1.
   Please ensure you include a "void" cheque and the Direct Transfer of RSP/RIF Account Form or other applicable transfer form and a copy of a recent statement.
3. Once you have received your New Account Package, please call us to confirm your banking information and set up a PIN and password.
4. Not offered to U.S. residents.

**Account #** ___________________

## Client/Annuitant Information – *MANDATORY*

☐ MR. ☐ MRS. ☐ DR.
☐ MS. ☐ MISS

FIRST NAME INITIAL LAST NAME

Permanent Address:

UNIT STREET CITY PROVINCE POSTAL CODE

Mailing Address:
(if different from permanent address)

UNIT STREET CITY PROVINCE POSTAL CODE

Social Insurance Number: Date of Birth:

DAY MONTH YEAR

Residence Telephone: Business Telephone:

Number of Dependants: E-mail:

Occupation:

Employer: Type of Business:

Address of Employer:

UNIT STREET CITY PROVINCE POSTAL CODE

## Spousal Information – *APPLICABLE FOR SPOUSAL RIF ONLY*

Complete only if spousal contributions have been made to the contract transferred.

☐ MR. ☐ MRS. ☐ DR.
☐ MS. ☐ MISS

FIRST NAME INITIAL LAST NAME

Occupation:

Spouse's Social Insurance Number (Mandatory): Spouse's Date of Birth (Mandatory):

DAY MONTH YEAR

## Orange Key

If you've been referred by a friend or if you're responding to an ad with an **"Orange Key"**, please enter it here:

## Anti-Money Laundering – *Required By Law*

**Securities and anti-money laundering legislation requires us to obtain the following information. This section is mandatory and we cannot open your Account without this information, which will remain strictly confidential.**

**What is the intended use of this Account?** ☐ Liquid Investments ☐ Income Generation ☐ Short-term Investments ☐ Long-term Investments ☐ Other If Other, please specify here: ___________________

**Will any other person(s) have a financial interest in this Account?** ☐ NO ☐ YES If you answered YES, please provide the following:

Name of Third Party:

Address of Third Party:

UNIT STREET CITY PROVINCE POSTAL CODE

Date of Birth: Relationship:

DAY MONTH YEAR

Occupation or Type of Business:

Other Party Business and Incorporation Number (if applicable): Place of Incorporation (if applicable):

## Investor Profile – *MANDATORY*

Check the appropriate box and your total score will indicate the most suitable investment option for you.

### 1 - Your current age is:

| Range | Score |
|---|---|
| ☐ Under 30 | 1 |
| ☐ 30 - 45 | 2 |
| ☐ 46 - 55 | 2 |
| ☐ 56 - 65 | 1 |
| ☐ 66 + | 1 |

### 2 - Your approximate income is:

| Range | Score |
|---|---|
| ☐ Up to $24,999 | 0 |
| ☐ $25,000 - $49,999 | 1 |
| ☐ $50,000 - $74,999 | 1 |
| ☐ $75,000 - $99,999 | 1 |
| ☐ $100,000 - $149,999 | 2 |
| ☐ $150,000 - $199,999 | 2 |
| ☐ $200,000 or more | 2 |

### 3 - Your approximate household net worth is:

| Range | Score |
|---|---|
| ☐ Up to $24,999 | 0 |
| ☐ $25,000 - $49,999 | 1 |
| ☐ $50,000 - $99,999 | 1 |
| ☐ $100,000 - $249,999 | 2 |
| ☐ $250,000 or more | 2 |

### 4 - How would you rate your investment knowledge?

| Range | | Score |
|---|---|---|
| ☐ **Limited:** | I know what a Mutual Fund is but I am not sure that I can explain how it works. | 1 |
| ☐ **Moderate:** | I have a working understanding of a wide range of investments, including mutual funds. | 2 |
| ☐ **Extensive:** | I am market savvy and am familiar with the workings and risks associated with complex investment products. | 2 |

### 5 - Based on the following statements, how would you rate your risk tolerance?

| Range | | Score |
|---|---|---|
| ☐ **Low:** | Low risk investments have a low volatility and are for investors who want greater safety of capital and may include such investments as Canada Savings Bonds, GICs and money market mutual funds. *Note: A RIF Investment Savings Account from ING DIRECT may be more suitable for you.* | 0* |
| ☐ **Low to Medium:** | Low to Medium risk investments have more volatility than those described above and may include bond or balanced funds. | -50 |
| ☐ **Medium:** | Medium risk investments have a medium amount of volatility and are for investors who want moderate growth over a longer period of time and may include Canadian dividend, Canadian equity, U.S. and international equity funds. | 30 |
| ☐ **Medium to High:** | Medium to High risk investments have demonstrated a medium to high amount of volatility and are for investors who want long-term growth and may include funds that invest in smaller companies, specific market sectors or geographic areas. | 65 |
| ☐ **High:** | High risk investments have a high volatility and are for investors who are growth-oriented and are willing to accept significant short-term fluctuations in portfolio value in exchange for potentially higher long-term returns and may include specialty mutual funds that invest in specific market sectors or geographic areas such as emerging markets, science and technology, or engage in speculative trading strategies including hedge funds that invest in derivatives, short sell or use leverage. | 80 |

### 6 - What is your objective for this account?

| Range | | Score |
|---|---|---|
| ☐ **Safety:** | My objective is to keep my investments safe, and I don't want to risk any of the money I invest. *Note: A RIF Investment Savings Account from ING DIRECT may be more suitable for you.* | 0* |
| ☐ **Income:** | My objective is to generate income from my investments, and I am less concerned with capital appreciation. Investments that will satisfy this objective include fixed income investments such as funds that invest in bond or money market instruments. | -500 |
| ☐ **Balanced:** | My objective is a combination of income and growth. An account with a balanced objective should typically include at least 40% in fixed income investments and no more than 60% in equity mutual funds. | -100 |
| ☐ **Growth:** | My objective is capital appreciation, and income from investments is not a requirement. This may lead me to hold a relatively high proportion of funds that invest in equities, since I also have a higher risk tolerance and long-term time horizon. | 25 |

### 7 - When do you plan to withdraw a significant portion of your holdings?

| Range | Score |
|---|---|
| ☐ I am planning to withdraw within the next year. *Note: A RIF Investment Savings Account from ING DIRECT may be more suitable for you.* | 0* |
| ☐ I plan to withdraw funds from my Account within the next 1-3 years. *Note: A RIF Investment Savings Account from ING DIRECT may be more suitable for you.* | 0* |
| ☐ I plan to withdraw funds from my Account within the next 4-5 years. | -100 |
| ☐ I plan to withdraw funds from my Account within the next 6-9 years. | 10 |
| ☐ I do not plan to withdraw funds from my Account for 10 years or more. | 15 |

**YOUR TOTAL SCORE** ______

## Investor Profile – *(continued)*

| If you score… | Your Risk Level | Investment Options |
|---|---|---|
| *0 in questions 5, 6 or 7 | N/A | *Please consider a RIF Investment Savings Account from ING DIRECT or contact a Mutual Fund Associate at 1-877-700-1737 to discuss.* |
| Less than or equal to -250 | Low - Medium | Streetwise Balanced Income Fund |
| -249 to 20 | Low - Medium | Streetwise Balanced Fund |
| 21 to 105 | Medium | Streetwise Balanced Growth Fund |
| Greater than 105 | Medium - High | Streetwise Equity Growth Fund |

## Investment Selection (ALL INVESTMENTS IN CDN $)

**Based on your score above, please select one of the Streetwise Funds:**

| | Initial Investment |
|---|---|
| ☐ Streetwise Balanced Income Fund | $ |
| ☐ Streetwise Balanced Fund | $ |
| ☐ Streetwise Balanced Growth Fund | $ |
| ☐ Streetwise Equity Growth Fund | $ |

## Source Of Initial Investment For RIF

☐ ING DIRECT RSP Account: ______________________
ACCOUNT NUMBER

**OR**

☐ Conversion from existing ING DIRECT Funds Limited RSP Mutual Fund Account: ______________________
ACCOUNT NUMBER

**OR**

☐ RIF Transfer-in Locked-in? ☐ NO ☐ YES ______________________
JURISDICTION

**Please attach Direct Transfer of RSP/RIF Account Form or other applicable transfer forms and a copy of a recent statement. For Locked-in Plans, additional forms will be required. Please contact ING DIRECT Funds Limited at 1-877-700-1737.**

**OR**

☐ RSP Transfer-in Locked-in? ☐ NO ☐ YES ______________________
JURISDICTION

**Please attach Direct Transfer of RSP/RIF Account Form or other applicable transfer forms and a copy of a recent statement. For Locked-in Plans, additional forms will be required. Please contact ING DIRECT Funds Limited at 1-877-700-1737.**

## RIF Payment Information

**RIF Payment Amount:** Payments are to be:

☐ Minimum amount required **OR** ☐ $ ______________________
(MUST BE GREATER THAN MINIMUM AMOUNT)

Please call us at 1-877-700-1737 if you need to withdraw your minimum amount payment in kind.

**RIF Payment Calculation:** Payments are to be based on:

☐ My date of birth ______________________
DAY MONTH YEAR

**OR**

☐ The date of birth of my spouse ______________________
DAY MONTH YEAR

**Payment Start Date**

☐ Commence these payments on (payments must settle no later than December 15th next year): ______________________
DAY MONTH YEAR

**Frequency of RIF Payments**

☐ Monthly ☐ Quarterly ☐ Semi-Annually ☐ Annually

**Date of Payment**

☐ 1st ☐ 15th

**Destination of RIF Payments:**

☐ External Linked Bank Account:

______________________ ______________________
TRANSIT NUMBER INSTITUTION NUMBER

______________________
ACCOUNT NUMBER

**OR**

☐ ING DIRECT Account:

______________________
ACCOUNT NUMBER

## RIF Beneficiary Designation Or RIF Spouse As Successor Annuitant

**Designation of Beneficiary – NOT VALID IN QUEBEC –**

Would you like your spouse to become the successor annuitant of your RIF Account or would you like to designate a beneficiary to your RIF Account? ☐ YES ☐ NO

Please note that if no Beneficiary is designated, all the amounts under your Account will be payable to your estate and distributed in accordance with applicable law.

**Note: Your designation of Beneficiary is subject to applicable law. You may wish to discuss this designation with your legal advisor.**

**Quebec residents: Beneficiary designation for an applicant who is a resident of Quebec can only be made by way of a will or marriage contract.**

**Manitoba residents: CAUTION: Your designation of a Beneficiary by means of a designation form will not be revoked or changed automatically by any future marriage or divorce. Should you wish to change your Beneficiary in the event of a future marriage or divorce, you will have to do so by means of a new designation.**

**If you answered "Yes" to the above question, please fill out the enclosed Beneficiary Designation Form and mail it to ING DIRECT Funds Limited, 111 Gordon Baker Road, Toronto, Ontario M2H 3R1.**

## Electronic Documents

If you would like to receive your Mutual Fund documents electronically, please log in to your Account at ingdirect.ca and change your preference by clicking on the "General Settings" link under the "My Info and Options" tab.

## Leverage Disclosure

**Please indicate if you have borrowed money in order to make an investment in this Account.**

☐ YES (Please read below)

Using borrowed money to finance the purchase of Mutual Fund units involves greater risk than a purchase using cash resources only. If I borrow money to purchase Mutual Fund units, my responsibility to repay the loan and pay interest as required by its terms remains the same even if the value of the Mutual Fund units purchased declines.

## Acknowledgement And Consent. By Signing Below, I Agree To The Following:

I hereby acknowledge that within two (2) business days of the acceptance of my first contribution to this Account, you will send me a current copy of the simplified prospectus for my Mutual Funds. I hereby acknowledge that you will also send me the Leverage Disclosure Statement and additional information as required. I hereby acknowledge the understanding that Mutual Fund subscriptions are made on the terms & conditions described in the prospectus. ING DIRECT Funds Limited reserves the right to accept or reject any purchase order within one (1) business day of receipt of the order.

ING DIRECT Streetwise Funds are exclusively offered by ING DIRECT Asset Management Limited. ING DIRECT Funds Limited is the principal distributor of ING DIRECT Streetwise Funds. ING DIRECT RIF Investment Savings Account is offered by ING Bank of Canada. ING DIRECT Asset Management and ING DIRECT Funds Limited are wholly owned subsidiaries of ING Bank of Canada. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. There can be no assurances that any mutual fund will be able to maintain its net asset value per security at a constant amount or that the full amount of my investment in the fund will be returned to me. Mutual fund units are not deposits or obligations of any bank, are not guaranteed by any bank or other Canadian financial institution, are not insured by Canada Deposit Insurance Corporation or any government deposit insurer, and investment in mutual fund units involves risk, including the possible loss of principal. I agree that ING DIRECT Funds Limited may obtain a credit bureau report to verify my identity. Partners, directors, officers, compliance officers, branch managers, alternate branch managers, employees or agents of ING DIRECT Funds Limited, who conduct or participate in the dealer business of ING DIRECT Funds Limited, hold other positions of gainful employment outside of and separate from their occupations at ING DIRECT Funds Limited, including being dually employed with ING Bank of Canada. Such activities related to other gainful occupations are neither the business nor the responsibility of ING DIRECT Funds Limited.

I wish to participate in the ING DIRECT Funds Limited Self-Directed Retirement Income Fund. I request that Concentra Trust apply for registration of my Fund as a Registered Retirement Income Fund under section 146.3 of the Income Tax Act (Canada). I confirm that the information provided to Concentra Financial Services Association, its agents or affiliates (collectively "Concentra Financial") is complete and accurate. I hereby agree and consent to, and accept this as notice of, the terms of the Concentra Financial Confidentiality and Privacy Statement (located at http://www.concentrafinancial.ca). I further agree and consent to Concentra Financial obtaining and retaining my personal information in order to ascertain my identity as required by the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* and as required by law.

**I acknowledge that I have read and consent to the ING DIRECT Funds Limited Privacy Code and Account Terms.**

**Client/Annuitant Signature:** **X** ______________________ **Date:** ______________
DAY MONTH YEAR

**ING DIRECT Funds Limited Designated Officer Approval:** ______________________ **Date:** ______________
DAY MONTH YEAR