



Additional Voluntary Contribution (AVC) Form

1. Personal Information (You must complete this section)

Member name:	Member account number:
Telephone:	Email:
Address:	
Employer:	

2. Making AVCs (Complete this section only if you wish to make AVCs or change the level of your AVCs)

Additional voluntary contributions (AVCs) can be made via lump-sum deposit and/or (if your employer allows) payroll deduction. If you wish to make AVCs (or change the level of AVCs you currently make via payroll deduction), please check the appropriate box(es) below and enter the amount of your contribution(s).

My employer continues to pay pension in excess of the CI \$8,700 cap

I wish to make AVCs through payroll deductions
I hereby authorize my employer to deduct \$_____ CI US from my pay each month to be deposited in my existing member account as an AVC. Contributions will be deducted from my pay-cheque, usually starting with the next full pay period.
(Contributions remitted in CI dollars will be converted to US dollars prior to investing.)

I wish to make a lump-sum AVC.
I wish to make a lump-sum AVC in the amount of \$_____ CI US. This contribution will be deposited in my existing member account as an AVC. A cheque for the full amount of my lump-sum contribution is enclosed with this form.
(Contributions remitted in CI dollars will be converted to US dollars prior to investing.)

3. Allocating AVCs (Complete this section to tell us how you want your AVCs invested)	4. Reallocating AVCs (Complete this section if you wish to change how your existing AVCs are invested)
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<p>AVCs can be invested in any (or all) of the five investment portfolios offered by Silver Thatch Pensions. I hereby request that all of my AVCs be allocated among those five portfolios as follows:</p> <table border="1"> <thead> <tr> <th>Portfolio name</th> <th>Percent of contribution</th> </tr> </thead> <tbody> <tr> <td>Aggressive</td> <td>_____ %</td> </tr> <tr> <td>Growth</td> <td>_____ %</td> </tr> <tr> <td>Balanced</td> <td>_____ %</td> </tr> <tr> <td>Conservative</td> <td>_____ %</td> </tr> <tr> <td>Income (subject to pre-approval)</td> <td>_____ %</td> </tr> <tr> <td>Total (must add up to 100%)</td> <td>_____ %</td> </tr> </tbody> </table> <p>Percentages must be in whole numbers. If you do not provide investment instructions, your AVCs will be invested in the same portfolio(s) as your basic pension contributions.</p>	Portfolio name	Percent of contribution	Aggressive	_____ %	Growth	_____ %	Balanced	_____ %	Conservative	_____ %	Income (subject to pre-approval)	_____ %	Total (must add up to 100%)	_____ %	<p>Existing AVCs can be reallocated among any (or all) of the five investment portfolios offered by Silver Thatch Pensions. I hereby request that my existing AVCs be reallocated as follows:</p> <table border="1"> <thead> <tr> <th>Portfolio name</th> <th>Percent of AVC account</th> </tr> </thead> <tbody> <tr> <td>Aggressive</td> <td>_____ %</td> </tr> <tr> <td>Growth</td> <td>_____ %</td> </tr> <tr> <td>Balanced</td> <td>_____ %</td> </tr> <tr> <td>Conservative</td> <td>_____ %</td> </tr> <tr> <td>Income (subject to pre-approval)</td> <td>_____ %</td> </tr> <tr> <td>Total (must add up to 100%)</td> <td>_____ %</td> </tr> </tbody> </table> <p>Percentages must be in whole numbers.</p>	Portfolio name	Percent of AVC account	Aggressive	_____ %	Growth	_____ %	Balanced	_____ %	Conservative	_____ %	Income (subject to pre-approval)	_____ %	Total (must add up to 100%)	_____ %
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If you have any questions about how to allocate your AVCs, refer to the Smart Investor Guide or contact Silver Thatch Pensions directly.

5. Authorization (Please read and sign this section)

I hereby authorize Silver Thatch Pensions and its agents to use the information on this form to invest and administer my AVCs.
I understand that: the investment instructions provided on this form will apply until such time as I complete, sign, and submit a new form; the investment instructions provided on this form will supersede instructions provided on any earlier form; my employer is under no obligation to make or match AVCs; and AVCs (or related investment earnings) cannot be withdrawn any earlier than permitted by law.

Signature: _____ Date: _____

For Office Use Only

Signed by (Admin): _____ Original Electronic	Signed by (Reviewing Admin): _____
Date: _____	Date: _____

If you wish to make AVCs via payroll deductions or change the level of AVCs you currently make through payroll deductions, submit this form to your employer. Otherwise, submit this form to Silver Thatch Pensions.