
1 Effective Date

The effective date of the Plan is the date of establishment of the Plan.

3 Enrolment

An individual who is at least 18 years of age is eligible to enrol in the Plan immediately upon hire.

In order to become enrolled in the Plan, an individual must complete the application form approved by the federal tax authority, together with such other authorizations and designations as may be required. Upon receipt of the required forms, Sun Life will file an election to register the Account as an individual tax-free savings account for the benefit of such individual owner (a "Member").

A "Member" of the Plan means a "holder" of a tax-free savings account as defined in the Income Tax Act (Canada).

4 Contributions

Unless otherwise permitted under the Income Tax Act (Canada), a _____ invested in compliance with the rules of the Income Tax Act (Canada) which apply to tax-free savings accounts.

5 Withdrawals

- (a) A Member may make a withdrawal of any amount to the credit of the Member's Account at any time.

sum to the beneficiary last legally designated by the successor Member in writing to Sun Life, or if no beneficiary has been so designated, to the estate of the successor Member, unless the sole beneficiary is the subsequent survivor of the successor Member, in which case at the direction of the survivor and subject to the agreement of Sun Life and the Plan Sponsor, the subsequent survivor will become the Member.

8 Withdrawal of Plan Sponsor

Should the Plan Sponsor withdraw as sponsor of the Plan, no further contributions may be made in respect of Plan Members' Accounts. Such withdrawal shall not affect periodic payments which have commenced in accordance with the Policy prior to the date of withdrawal, nor shall such action affect the amount to the credit of a Member's Account.

In the event that the Plan Sponsor intends to continue all or part of the Plan by transferring all or an identifiable group of Members to another group tax-free savings account plan, Sun Life may, at its sole discretion resign as issuer for such group so that the affected Members' Accounts may be transferred to the successor issuer's specimen plan.

9 Administration

- (a) Sun Life is issuer of the individual tax-free savings accounts under the Plan and is ultimately responsible for the administration of the Plan and the Members' Accounts.
- (b) A Plan may be amended only by Sun Life. No amendment may be made which would disqualify the Plan as a tax-free savings account under the Income Tax Act (Canada).
- (c) A Member's Account under the Plan is maintained for the exclusive benefit of such