

**To be completed by the liquidator(s) or designated beneficiary of the death benefit.**  
 For detailed requirements and conditions, or for more information, see the prospectus at [fondaction.com/prospectus](http://fondaction.com/prospectus).

**1. Identification of the deceased shareholder**

Last name		First name	
Address	City	FON User ID	Application number
Province	Postal code	▼ The user ID begins with FON and can be found in the upper right-hand corner of the Investment statement available at <a href="http://fondaction.com/account">fondaction.com/account</a> .	▼ The application number can be found under the Status of your investments section of the Investment statement available at <a href="http://fondaction.com/account">fondaction.com/account</a> .
Email			

**2. Information regarding the deceased shareholder**

Y	Y	Y	Y	M	M	D	D
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Date of death

If the deceased shareholder was divorced, or in a situation of nullity of marriage, separation as to bed and board or dissolution or nullity of a civil union, please provide the following information:

Y	Y	Y	Y	M	M	D	D
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Applicable date

Name of the former spouse

**3. Identification of the person(s) responsible for settling the estate**

Please provide the name and contact information of any liquidator(s).

Liquidator 1	Liquidator 2 – if applicable	Liquidator 3 – if applicable
If the estate has more than one liquidator, the address of liquidator 1 will be used for the purposes of correspondence with the estate and, if applicable, of cheque transmission.		
First and last name	First and last name	First and last name
Address	Address	Address
City	City	City
Postal code	Postal code	Postal code
Province	Province	Province
Telephone	Telephone	Telephone
Email	Email	Email



#### 4. Identification of the designated beneficiary

- This section must be completed when there is a designated beneficiary of the death benefit. (see additional information in the information booklet)
- Each beneficiary must complete and sign a separate form.

_____		_____	
Last name		First name	
_____		_____	
Address		City	Email
_____	_____	_____	_____
Province	Postal code	Social insurance number	I am the deceased shareholder's surviving partner within the meaning of Québec's <i>Taxation Act</i> .
<u>Y</u> <u>Y</u> <u>Y</u> <u>Y</u>   <u>M</u> <u>M</u>   <u>D</u> <u>D</u>			
Date of birth			

**Identification of the guardian if the beneficiary is minor**

If the designated beneficiary of the death benefit is a minor, the following section must also be completed and the application must be signed by a person duly authorized to act as their guardian:

_____	_____	_____
First and last name	Postal code	Email
_____	_____	_____
Address	Province	
_____	_____	
City	Telephone	

#### 5. Share redemption or transfer

Fondaction will **not be able to provide you with information regarding the file** as long as the documents confirming the death of the shareholder and those that show you are authorized to obtain the requested information have not been received and processed by Fondaction.

If a person is both liquidator **AND**, as the case may be:

- i) designated beneficiary of the death benefit;
- OR
- ii) heir(-ess) or legatee of the death benefit, of the deceased shareholder's shares or of the latter's redemption proceeds.

And according to the information submitted in connection with the application and the details contained in the deceased person's file, I (we) authorize Fondaction to reclassify or modify unilaterally any of the following instructions according to the terms deemed appropriate by Fondaction.

As the case may be (select only one of situations A or B):

**A - Liquidator(s) — identified in section 3**

I (we) request:  
Select one of the following choices.

**Option 1**  
the **redemption** of all Fondaction shares contained in any plan held by the deceased shareholder to make a **payment to the estate** for the death benefit or the redemption proceeds. The payment will be made by cheque sent to liquidator 1's address.

or

**Option 2**  
the **direct transfer to the surviving partner, during the exemption period**, in accordance with section "6. Transmission declaration", of all Fondaction shares contained in any plan held by the deceased shareholder.

## 5. Share redemption or transfer (continued)

### B - Designated beneficiary — identified in section 4

I request:

Select one of the following choices.

**Option 1, if I'm not the surviving partner**, for the death benefit to be paid to me, according to any proportion, percentage or quota that may apply, by cheque sent to the address indicated in section 4, and for the redemption of the Fondaction shares required to make this payment.

or

**Option 2, as the surviving partner collecting the entire (100%) death benefit**, and solemnly declaring that I qualified as "spouse" of the deceased shareholder, immediately before their death, in accordance with the Québec *Taxation Act*, for the death benefit to be, during the exemption period, paid to me through:

a) a transfer of all shares contained in any RRSP held by the deceased shareholder to my Fondaction account whose application number is:

Application number

The application number can be found under the **Status of your investments** section of the *Investment statement* available at [fondaction.com/account](https://fondaction.com/account).

b) a redemption of all shares contained in any RRSP held by the deceased shareholder and for redemption proceeds to be transferred to me:

as per the instructions of the transfer form provided by my financial institution. Attach the transfer application

\_\_\_\_\_  
Name of institution

or

as per the below instructions:

\_\_\_\_\_  
Plan name

\_\_\_\_\_  
City

\_\_\_\_\_  
Plan number

\_\_\_\_\_  
Province

\_\_\_\_\_  
Name of institution

Postal code

\_\_\_\_\_  
Address

c) a share redemption and for redemption proceeds to be paid to me by cheque sent to the address indicated in section 4.



## 6. Transmission declaration

Only complete this section if you have selected the option of a *direct transfer to the surviving partner* (section 5A-2nd option, above)

I (we), liquidator(s), identified in section 3:

- solemnly declare that the deceased shareholder's surviving partner is:

_____		_____									
First and last name		Email									
_____		_____									
Address		Telephone									
_____		_____									
City		<table border="1"> <tr> <td>Y</td><td>Y</td><td>Y</td><td>Y</td> <td>M</td><td>M</td> <td>D</td><td>D</td> </tr> </table>		Y	Y	Y	Y	M	M	D	D
Y	Y	Y	Y	M	M	D	D				
_____		_____									
_____	_____	_____									
Postal code	Province	Social insurance number									

- solemnly declare that the deceased shareholder's surviving partner qualified as "spouse" of the deceased shareholder, immediately before their death, in accordance with the Québec *Taxation Act*;
- solemnly declare that to the best of my (our) knowledge and in accordance with the documents submitted to Fondation to that effect, the deceased shareholder's surviving partner is heir(-ess) or legatee of the entire death benefit and/or of all Fondation shares comprising the estate;
- request that a bequest be issued and, as part of this, that all shares be:

transferred to the surviving partner in the following Fondation account(s)

--	--	--	--	--	--	--	--

Application number

The application number can be found under the **Status of your investments** section of the *Investment statement* available at [fondaction.com/account](https://fondaction.com/account). **Complete one form per application number.**

redeemed and that their redemption proceeds be transferred: Select one option only.

as per instructions on the transfer form provided by my financial institution. Attach the transfer application

as per the below instructions:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Name of institution

Plan name

Address

\_\_\_\_\_

\_\_\_\_\_

Plan number

City

\_\_\_\_\_

\_\_\_\_\_

Name of institution

Postal code

Province

- declare that the surviving partner accepts the bequest and the waiver of seisin of the succession for their benefit as well as the transfer of the resulting assets, all of the above, as attested by their signature on this form.

## 7. Declarations and consents

Each signatory declares and consents to the following:

I solemnly declare that the information provided in this application, and in particular, information contained in this form and in other documents submitted, is up-to-date, accurate and complete.

I acknowledge that I am responsible for verifying the tax and legal consequences of this application and I exempt Fondation from all liability in this regard. Without limiting the generality of the foregoing, I acknowledge that I am responsible for filing any prescribed tax form (T2019, TP-930-V, etc.) that may be required, depending on circumstances, in order to obtain from tax authorities any desired tax deferral or to ensure that the application or any form is submitted within the period that may be specified by tax laws.

## 8. Protection of personal information

Each signatory agrees to the following:

I authorize Fondaction to collect directly from me (and, if applicable, from the liquidator(s) of the succession or of the designated beneficiaries), use and communicate the personal information submitted or obtained from a third party in connection with this application for the purpose of responding to the application. This includes, for example, identifying me, preparing, analyzing and processing this application, performing transactions incidental to or related to this application, updating records, performing audit and compliance activities, and any other purposes permitted by law. This consent is also requested on behalf of Viaction Assurance Inc., Fondaction's registrar and trustee of Fondaction's registered retirement savings plans structured as a contract for the constitution of an annuity. Any personal information collected may be handled by Fondaction's employees or, in some cases, Viaction Assurance Inc.'s employees, and communicated to the competent tax authorities, in accordance with the law, as well as to any service provider or mandatory with whom it is necessary to communicate the information, located in Québec or which may be located outside of Québec, in particular, any financial institution or any company offering cloud services, software, preparation of investment statements or tax slips, scanning, etc. My personal information is used, communicated or kept for as long as necessary to fulfill the stated purposes and as permitted or required by law.

For more information, or to submit a written request for access or rectification of my personal information, I may contact the person in charge of the protection of personal information at Fondaction by mail or email at [confidentialite@fondaction.com](mailto:confidentialite@fondaction.com). I may also withdraw my consent to the communication or use of the information collected, in accordance with the law, by sending reasonable written notice to the same contact information. However, legal or contractual requirements may prevent a withdrawal of consent. Any such withdrawal may also limit Fondaction's ability to respond to this application. To learn more about the protection of my personal information, I may refer to Fondaction's *Policy on privacy and protection of personal information* at [fondaction.com/privacy-policy](http://fondaction.com/privacy-policy).

## 9. Signature(s)

### 9.1 Liquidator(s)

	<table border="1" style="border-collapse: collapse; width: 100%; text-align: center;"> <tr> <td style="width: 25%;">Y</td><td style="width: 25%;">Y</td><td style="width: 25%;">Y</td><td style="width: 25%;">Y</td> <td style="width: 25%;">M</td><td style="width: 25%;">M</td> <td style="width: 25%;">D</td><td style="width: 25%;">D</td> </tr> </table>	Y	Y	Y	Y	M	M	D	D
Y	Y	Y	Y	M	M	D	D		
Signature of liquidator 1	Date								
	<table border="1" style="border-collapse: collapse; width: 100%; text-align: center;"> <tr> <td style="width: 25%;">Y</td><td style="width: 25%;">Y</td><td style="width: 25%;">Y</td><td style="width: 25%;">Y</td> <td style="width: 25%;">M</td><td style="width: 25%;">M</td> <td style="width: 25%;">D</td><td style="width: 25%;">D</td> </tr> </table>	Y	Y	Y	Y	M	M	D	D
Y	Y	Y	Y	M	M	D	D		
Signature of liquidator 2 - if applicable	Date								
	<table border="1" style="border-collapse: collapse; width: 100%; text-align: center;"> <tr> <td style="width: 25%;">Y</td><td style="width: 25%;">Y</td><td style="width: 25%;">Y</td><td style="width: 25%;">Y</td> <td style="width: 25%;">M</td><td style="width: 25%;">M</td> <td style="width: 25%;">D</td><td style="width: 25%;">D</td> </tr> </table>	Y	Y	Y	Y	M	M	D	D
Y	Y	Y	Y	M	M	D	D		
Signature of liquidator 3 - if applicable	Date								

### 9.2 Payment to the designated beneficiary if section 4 is completed

The liquidator's signature is not mandatory if the form is completed by a designated beneficiary

	<table border="1" style="border-collapse: collapse; width: 100%; text-align: center;"> <tr> <td style="width: 25%;">Y</td><td style="width: 25%;">Y</td><td style="width: 25%;">Y</td><td style="width: 25%;">Y</td> <td style="width: 25%;">M</td><td style="width: 25%;">M</td> <td style="width: 25%;">D</td><td style="width: 25%;">D</td> </tr> </table>	Y	Y	Y	Y	M	M	D	D
Y	Y	Y	Y	M	M	D	D		
Signature of the adult beneficiary or of their guardian (parent) if they are minor	Date								

### 9.3 Transfer to the surviving partner if section 6 is completed

	<table border="1" style="border-collapse: collapse; width: 100%; text-align: center;"> <tr> <td style="width: 25%;">Y</td><td style="width: 25%;">Y</td><td style="width: 25%;">Y</td><td style="width: 25%;">Y</td> <td style="width: 25%;">M</td><td style="width: 25%;">M</td> <td style="width: 25%;">D</td><td style="width: 25%;">D</td> </tr> </table>	Y	Y	Y	Y	M	M	D	D
Y	Y	Y	Y	M	M	D	D		
Signature of the surviving partner	Date								

## Submit documents

- ▶ **Complete and sign** the form electronically in the PDF document or print and fill in a hard copy. An electronic signature is accepted.
- ▶ See the types of signatures that are accepted in our **FAQ: [fondaction.com/faq/types-signatures-admis](http://fondaction.com/faq/types-signatures-admis)**.
- ▶ Send the form and any other required document **or** **by mail:** Fondaction – Shareholder Services  
2175 De Maisonneuve Blvd. East, suite 103,  
Montréal, Québec H2K 4S3
- ▶ **through the secure online portal: [www.fondaction.com/secure-location](http://www.fondaction.com/secure-location)**

Please note that we may ask you to provide additional information or documents, if needed.

**Guidelines**

**Fondaction may not share information regarding the file until the documents confirming the death of the shareholder and those demonstrating that you are authorized to obtain the requested information have been received and processed by Fondaction.**

**Required documents**

- Proof of death (copy of the act of death or death certificate issued by the registrar of civil status OR attestation of death by the physician OR thanatologist’s attestation of death);
- Certified true copy of the last will and testament, with the probate judgment if it is a holograph will or a will made before witnesses, OR the marriage or civil union contract if it contains a testamentary provision OR, in the absence thereof, a sworn declaration of transmission on death or appointment of liquidator;
- Certificate of will search issued by the Chambre des notaires du Québec and the Barreau du Québec;
- If a designated beneficiary is deceased, proof (as listed above) of death for that beneficiary;
- If a designated beneficiary is a minor, a copy of the child’s act of birth or birth certificate or, if the tutor is not the child’s parent, the document appointing the tutor.

*Please note that other documents may be required depending on the circumstances*

**For processing an application, several forms may be required. Each form must be completed, signed and dated. The number of forms will be based on the deceased shareholder’s specific situation.**

In addition to the required documents, here is the complementary information depending on the situation:

**TABLE 1 – SUCCESSION**

	RRSP subscription and non-registered		
	Estate	Surviving partner	
<b>Payment</b>	Cheque payable to the estate	Transfer to the spouse	Cheque payable to the estate
<b>Sections of the form to complete</b>	Sections 1, 2, 3, 5 A	Sections 1, 2, 3, 5 A, 6	Sections 1, 2, 3, 5 A
<b>Signature(s)</b>	9.1	9.1 and 9.3	9.1

**TABLE 2 – DESIGNATED BENEFICIARY**

	RRSP subscription only		
	Person other than the surviving partner	Surviving partner	
<b>Payment</b>	Cheque issued in the name of beneficiary	Transfer to the spouse	Cheque payable to or issued in the name of the spouse
<b>Sections of the form to complete</b>	<b>If there are more than one beneficiary, one form per beneficiary is required</b>		
	Sections 1, 2*, 3*, 4, 5 B*		
<b>Signature(s)</b>	9.1* and 9.2		

\* Provided that Fondaction has not yet received these documents from the liquidator(s).

### What is a liquidator?

- ▶ The liquidator (formerly called “testamentary executor”) is the person who is responsible for settling the estate of the deceased shareholder.

### What is a designated beneficiary?

- ▶ The notion of designated beneficiary is different from that of a heir(-ess) or legatee.
- ▶ For RRSP accounts, a beneficiary designation may be made upon death. If such a designation is in effect, the payment of the death benefit is not part of the estate of the deceased and the payment is made directly to the beneficiary(ies). In the absence of a valid designation, the death benefit is part of the estate. The payment is made to the estate and the responsibility of paying the heir(s) (heir(s)) or legatees then lies with the liquidator.
- ▶ For non-registered accounts, the beneficiary designation following death is not permitted. The form sections regarding beneficiaries therefore don't need to be completed.

### Who is the guardian of a minor child?

- ▶ The guardian of a minor child is usually their parent.
- ▶ The legally authorized guardian of a minor child may be someone other than their parent in certain circumstances (death, unfitness, deprivation of parental authority, withdrawal of an attribute of parental authority, etc.).
- ▶ A copy of the child's act of birth or birth certificate or, if the guardian is not the child's parent, the guardian's appointment documentation, will be required to process the redemption application involving a minor designated beneficiary.

### What should I do if I don't know if there are beneficiaries on file and if so, who they are?

- ▶ If one or several beneficiaries are listed in our records, the information appears on the deceased shareholder's investment statement. The beneficiary designation on file is subject to any other document that may modify a beneficiary designation. If you are one of these individuals or believe you may be, you must complete an application form as such and ensure that Fondation obtains all required documents to allow them to process the application. If you are actually a designated beneficiary, Fondation will then be able to process your application.

### Why may I not have all the information on file for the deceased?

- ▶ Fondation must ensure the confidentiality of the personal information on file and the disclosure of personal information must only take place when it pertains to the individual who is requesting access to it. Following an analysis of the requested documents to process the application, Fondation will be able to provide you with the information if you're an involved individual.

### My former common-law spouse has appointed me designated beneficiary, but I do not wish to collect the death benefit. What should I do?

- ▶ Contact Shareholder Services to receive a copy of a designated beneficiary's waiver and release form, complete it and return it to us with the required documents.

### Which shares may be redeemed?

- ▶ All shares are eligible.

### At what price are the shares redeemed?

- ▶ The shares are redeemed at the share price in effect at the time of the redemption.

### Transmission of tax slips to the liquidator

- ▶ As a general rule:
  1. Fondaction will issue a T4RSP and an RL-2 slip in the deceased shareholder's name. They will be sent to the liquidator.
  2. However, in the case of a spousal rollover, Fondaction will issue a T4RSP and an RL-2 slip in the surviving partner's name. Subsequently, the issuer who receives the transfer of funds will provide an official receipt or a letter to the survivor of the eligible surviving partner who may use it for their income tax returns.
- ▶ Tax slips may also be sent to one or several designated beneficiaries in case of an increase in the account value between the death and the share redemption.

### Who receives the funds after the date of death?

- ▶ If funds were received after the date of death, they will be reimbursed to the estate. No tax slip will be issued for these funds.

### When should the “transmission declaration” section of the form be completed?

- ▶ This section should be completed when the following conditions are fulfilled:
  1. The Fondaction shares or the death benefit are paid to the estate (this section doesn't apply in the presence of valid beneficiary designation(s));
  2. The surviving partner is heir(-ess) or legatee of all shares or the entire death benefit;
  3. In order to defer the applicable tax following the death, it is advisable to proceed with a transfer in favour of the surviving partner.
  4. The transfer is processed within the exemption period, that is, the period from the date of death to December 31<sup>st</sup> of the year following the year of death. For example, for a death on January 8, 2023, the exemption period ended December 31<sup>st</sup>, 2024.

***Please note that other formalities may be applicable to enable the desired tax deferral. It is therefore the responsibility of the liquidator(s) and the surviving partner to carry out these formalities.***

### Once my redemption application has been sent, when will the payment be made?

- ▶ The processing of the application takes place within a reasonable time frame. This period usually doesn't exceed thirty (30) days after receipt of all required documentation and information for the file. If the application is incomplete or the supporting documents are missing or incomplete, Fondaction's Shareholder Services will contact you.