



It's time to get growing.

Make a move for your financial future.

DAL-TILE CORPORATION

EE'S HIRED ON/AFTER JAN 1, 2009

Just one step to your financial future!

1

Fill out the forms starting on page 26 and send them to the address on the top of the first page of each form. Each form may have a different mailing address.



Go online for more information about your group plan

Everything's on GRS Access – a website that connects you to your savings.

- **Secure.** Your personal information is safe.
- **Helpful.** You can find out what type of investor you are, learn about your investment options and get the forms you'll fill out to join.
- **Convenient.** Sign in whenever you want for quick and easy access to your account. You'll create your own Access ID and password when you join your group plan.

Go to grsaccess.com and sign in with the Guest Access ID and password.

Access ID: 1654693

Password: KBGpgr78

Expiry date: February-10-2021

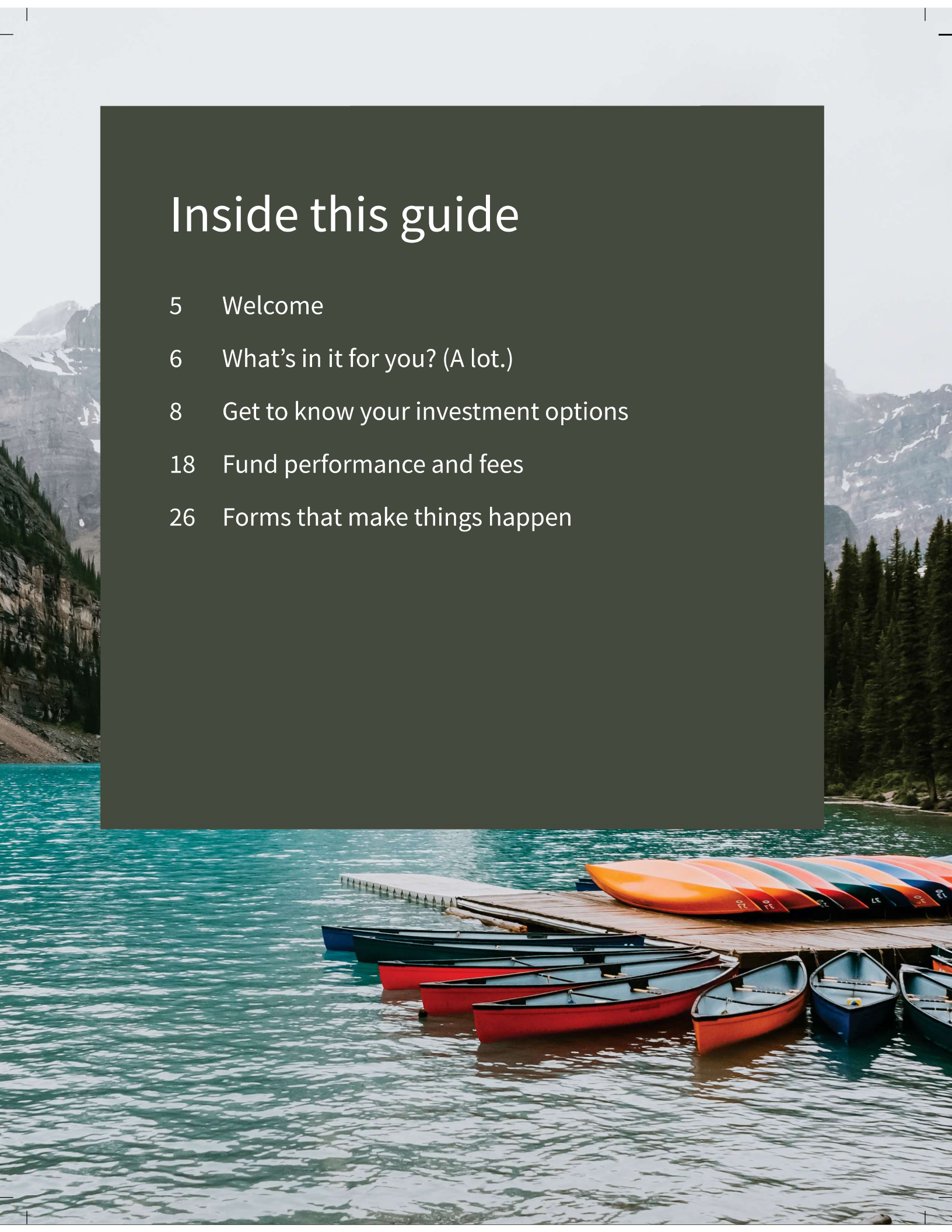


Need help? We're here for you

Call us at 1-800-724-3402, Monday to Friday between 8 a.m. and 8 p.m. ET. Your policy number is 65400 and your subgroup number is 02 – have these handy so we can help you faster.

Inside this guide

- 5 Welcome
- 6 What's in it for you? (A lot.)
- 8 Get to know your investment options
- 18 Fund performance and fees
- 26 Forms that make things happen





Opportunity is knocking - here's your answer

Open the door to possibility. Your group plan is the key to meeting your savings needs. How? When you join, you put your plan into action – and this means your savings can start to grow. It's really as easy as that.

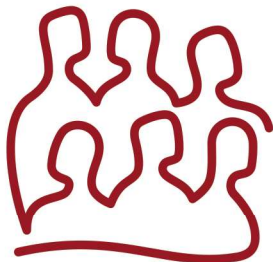
When it comes to planning and saving for your future, the earlier you start, the easier it can be. Think of this guide as your helpful friend, here to help you make decisions that are in line with your needs today – and tomorrow.

Let's get started! Follow the steps on the inside cover of this guide. This is your future. Go make it happen.

Want to dive
right in?

If you're ready to join your group plan now, find the forms you need on page 26. Fill them out and send them in. That's it!





What's in it for you? (A lot.)

You're busy living life and working hard for your money, so what can your money do for you? You can find out – and get the benefits both now and later by joining your group plan.



Pay yourself first. Payroll contributions are automatically invested in your group plan. It's easy because you don't have to do anything!



Tax benefits. Like immediate tax refunds? Contributions to your RRSP and DPSP can be deposited into your group plan before income tax is calculated, so you pay less upfront tax. This means more money for you.



'Free money' from DAL-TILE CORPORATION. Every time you make a contribution, so does DAL-TILE CORPORATION. Not taking advantage of this perk is like having a cheque you don't bother cashing. Really.



Low fees. Group plan fees work kind of like a multi-deal at the grocery store – when you buy a lot of one thing, the unit cost is lower than if you only bought one. In a group plan, member contributions are pooled together and investments are bought in bulk – keeping fees low so your money can grow. Buying power – it's your group plan's superpower.

You can join these plans. To learn more about these plans, go to smartpathnow.com.

- Registered retirement savings plan (RRSP)
- Deferred profit sharing plan (DPSP)





Get to know your investment options

How you invest your money is personal. It depends on your goals, your comfort with risk and how much you can save after you've met your everyday financial needs (you do, after all, have a life to live). Read on to better understand your investment options so you can make smart choices about your savings and put your plan into action.

You make all the investment decisions for your group plan.

You can choose from:

- Target date funds
- Target risk funds
- A variety of investment options

Your fund options

Target date funds

What year do you want to retire? That's all you need to know to choose a target date fund.

Why choose a target date fund?

- **Your investments automatically adjust.** They're more aggressive at first to grow your savings and become more conservative as you get closer to retirement to protect your savings.
- **Hands-off.** Once you've chosen your target date fund, you don't need to do anything else – unless things change.
- **Easy to start saving.** It doesn't take very much time to choose a target date fund and you don't need to be an investment expert.
- **A variety of investments.** Target date funds give you access to different asset classes, investment styles and investment managers – all within a single fund.

Target risk funds

It's this easy: 1. Find out your investment personality. 2. Match it to a target risk fund.
Investment decisions = done.

Why choose a target risk fund?

- **Hands-off.** Take the Investment personality questionnaire to find out your investment personality and then choose the target risk fund that matches.
- **Easy to start saving.** It doesn't take very much time to choose a target risk fund and you don't need to be an investment expert.
- **A variety of investments.** Your money is spread across different asset classes, investment styles and investment managers – all within a single fund.

Find the Investment personality questionnaire on page 12.

③ Choose your own investment options

It's the do-it-yourself approach to investing.

Why choose your own investment options?

- **Freedom.** Choose from a variety of investment options – whatever you want to match your savings goals.
- **Hands-on.** You monitor and change your investment options. You've got the power!
- **A variety of investments.** Helping you manage risk with as much variety as you want.

Take the Investment personality questionnaire on page 12. Look at the recommended asset mix for your investment personality to choose investment options that match your investment personality and savings goals.

Find your funds

For a full list of the funds you can choose, sign in to grsaccess.com using the Guest access ID and password found on the inside cover of this guide and look under Investments, then Fund review.

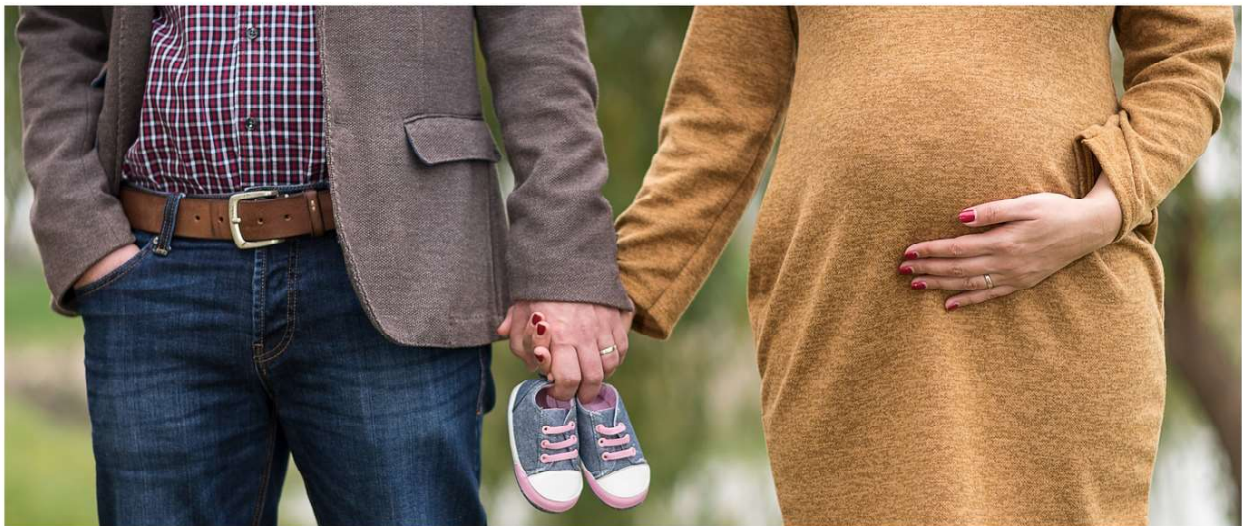
More information about your group plan's investment options

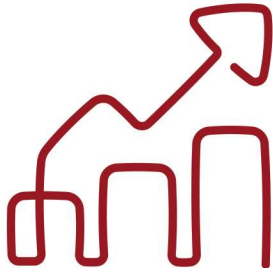
Learn about fund performance and fees starting on page 18.

Sign in to grsaccess.com with the Guest access ID and password found on the inside cover of this guide and look under the Investments section to check out the fund reports.

What happens if you don't make an investment choice?

Your money will be invested in your group plan's target date default fund if you don't make any investment choices. The fund will be based on your age when you join and the normal retirement age of the plan (determined by DAL-TILE CORPORATION). Stay in the driver's seat and take time to choose investment options that work for your specific savings goals.





Investment personality questionnaire

Want to find out how comfortable with risk you are? Let's take a look.

Your answers to these questions will identify your savings goals and investment personality. Then you'll know what to invest in.

Circle the corresponding point value for the answer that describes you the best. Add up your points for each section in the space provided.

Section one Investment objectives

1. What is the intent of your portfolio? Please select the most appropriate one.

	POINTS
a. To generate income for today	0
b. To generate income at a later date	10
c. To provide for my dependents (I do not anticipate using these funds)	15
d. To fund a large purchase in the future	10

2. What is your major goal for your portfolio? Please select the most appropriate one.

	POINTS
a. To ensure my portfolio remains secure	2
b. To see my portfolio grow and to avoid fluctuating returns	5
c. To balance growth and security, and to keep pace with inflation	10
d. To provide growth potential, and to accept some fluctuation in returns	15
e. To provide the sole objective of potential long-term growth	20

Total points for section one

Section two

Personal information

3. Which of the following ranges includes your age?
- | | POINTS |
|-------------|--------|
| a. Under 30 | 15 |
| b. 30 to 39 | 15 |
| c. 40 to 49 | 15 |
| d. 50 to 59 | 10 |
| e. 60 to 69 | 5 |
| f. 70 to 79 | 3 |
| g. Over 79 | 2 |
4. Which of the following ranges best represents your current annual family income (including pensions) before taxes?
- | | POINTS |
|--------------------------|--------|
| a. Under \$30,000 | 4 |
| b. \$30,000 to \$60,000 | 6 |
| c. \$60,001 to \$90,000 | 8 |
| d. \$90,001 to \$120,000 | 10 |
| e. More than \$120,000 | 10 |
5. After deducting any loan or mortgage balances, which one of the following ranges best represents your immediate family's overall net worth?
- | | POINTS |
|---------------------------|--------|
| a. Under \$30,000 | 2 |
| b. \$30,000 to \$50,000 | 4 |
| c. \$50,001 to \$100,000 | 6 |
| d. \$100,001 to \$200,000 | 8 |
| e. \$200,001 to \$300,000 | 10 |
| f. More than \$300,000 | 10 |

Total points for section two

Section three

Investment horizons

Investors often have distinct phases in their investment plans. The initial phase is savings and growth. During this time an investor builds up a portfolio toward a future goal. The second phase is typically the use of funds, either for a specific purchase or for income.

6. When do you anticipate using these funds?
- | | POINTS |
|------------------------|--------|
| a. Immediately* | 0 |
| b. One to three years* | 0 |
| c. Four to five years | 5 |
| d. Six to 10 years | 10 |
| e. 11 to 15 years | 15 |
| f. 16 to 20 years | 20 |
| g. More than 20 years | 20 |
7. At the time you need this money, when will you withdraw it?
- | | POINTS |
|--|--------|
| a. All at once, in one lump sum* | 3 |
| b. Over a period of less than two years* | 3 |
| c. Over a period of two to five years | 5 |
| d. Over a period of six to nine years | 8 |
| e. Over a period of 10 to 15 years | 10 |
| f. Over a period of more than 15 years | 15 |
- * If your response to question six is either (a) or (b), and your answer to question seven is also (a) or (b), your needs are short term. Consider using money market funds or short-term guaranteed interest investments to meet your savings goals.**
8. What are your intentions regarding withdrawals and/or contributions to your investments today and over the next five years?
- | | POINTS |
|---|--------|
| a. I plan to withdraw money at regular intervals and do not plan on making contributions. | 5 |
| b. I will likely make a lump-sum withdrawal and do not plan on making contributions. | 7 |
| c. I will likely be making both contributions and withdrawals. | 8 |
| d. I will likely make additional contributions and will not be withdrawing any funds. | 10 |
| e. I will certainly make regular contributions and will not be withdrawing any funds. | 15 |

Total points for section three

Section four Attitude towards risk

9. Which statement best describes your knowledge of investments?
- | | POINTS |
|--|--------|
| a. I have very little knowledge and I rely exclusively on the recommendations of financial advisors. | 2 |
| b. I have limited knowledge of stocks and bonds, and I do not follow financial markets. | 5 |
| c. I have good working knowledge and I regularly follow financial markets. | 8 |
| d. I understand completely how different investment products work; including stocks and bonds, and I follow financial markets closely. | 10 |

10. Realizing there will be downturns in the market, in the event of a significant loss, how long are you prepared to hold your existing investments in anticipation of a recovery in value?

- | | POINTS |
|---------------------------|--------|
| a. Less than three months | 5 |
| b. Three to six months | 8 |
| c. Six months to one year | 10 |
| d. One to two years | 15 |
| e. Two to three years | 20 |
| f. Three years or more | 25 |

11. Assuming you invest \$100,000 for the long term, what is the maximum drop in your portfolio's value you could comfortably tolerate in any given year?

- | | POINTS |
|---|--------|
| a. I'd be uncomfortable with any loss.* | 2 |
| b. A \$5,000 drop is all I could live with. | 5 |
| c. A \$10,000 decline is something I could tolerate. | 10 |
| d. A \$15,000 drop would be about all I could stand. | 15 |
| e. A \$20,000 decline is pretty much my limit. | 20 |
| f. I could live with a decline of more than \$20,000. | 25 |

12. Which of the following statements most correctly describes your investment philosophy?

- | | POINTS |
|---|--------|
| a. I cannot accept any fluctuation in principal.* | 5 |

- | | POINTS |
|--|--------|
| b. I can only accept minimal fluctuations and prefer to invest in safer, lower-return investments. | 10 |
| c. I am willing to tolerate some ups and downs in the value of my investments to achieve overall higher returns in the long run. | 20 |
| d. My main interest is high, long-term returns and I am not concerned about short-term decreases in the value of my investments. | 30 |

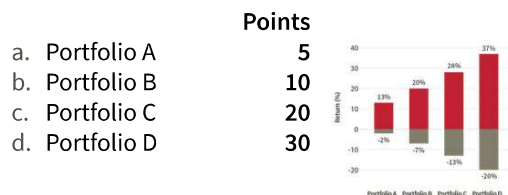
Total points for section four

*** If your response to question 11 or 12 is (a), you should re-evaluate your need for growth and carefully consider your desire for stability. Portfolios without fluctuations in values generally have no growth component. If you cannot tolerate loss, even short term, consider using money market funds or short-term guaranteed interest investments to meet your savings goals.**

Section five Portfolio volatility

Investment portfolios aimed at providing higher returns tend to have greater swings in value (providing both gains and losses). The more aggressive your portfolio, the more pronounced these swings become, and the more often short-term losses can occur.

13. A portfolio is a basket of different investments. The returns earned by a specific portfolio depend on the mix of investments that make up the portfolio. The following graph shows the probable range of returns (from best to worst) of four hypothetical portfolios over a one-year period. In which of these portfolios would you prefer to invest?



14. Some investors are more willing than others to accept periodic declines in the value of the portfolio as a trade-off for potentially higher long-term returns. Which response best represents your feelings toward the following statement?

I am willing to experience potentially large and frequent declines in the value of my investment if it will increase the likelihood of achieving higher long-term returns.

- | | |
|----------------------|---------------|
| | POINTS |
| a. Strongly agree | 20 |
| b. Agree | 15 |
| c. Disagree | 10 |
| d. Strongly disagree | 5 |

Total points for section five

Over time, your financial objectives, personal circumstances and the level of risk you're comfortable with will change. We recommend you revisit the Investment personality questionnaire regularly or whenever your personal circumstances change significantly, for example: marriage, promotion, etc.

The questionnaire is available online as part of Your retirement tool when you sign into

Call us at 1-800-724-3402 for a print version.

This questionnaire isn't suitable for determining an investment strategy for short-term savings or for purchases in the near future. It's intended for retirement planning and long-term savings. This questionnaire is to help you in assess your financial circumstances, investment timeframe and comfort with risk for the purpose of choosing Canada Life investment options for your retirement savings. We've made reasonable efforts to ensure the information and calculations contained in this questionnaire are accurate but, you're still responsible for determining the most appropriate investments to meet your needs. This questionnaire isn't designed to provide you with legal, tax, financial or other professional advice. You should get independent advice. The Canada Life Assurance Company is not responsible for any damages resulting from the use of this questionnaire by you or anyone else, however caused.

Add up the section points to get your final total.

- Total points for section one
- + Total points for section two
- + Total points for section three
- + Total points for section four
- + Total points for section five
- = **Final total**

Match your final total to an investment personality below.

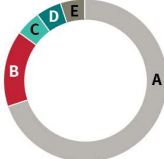
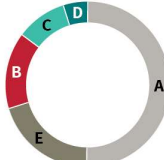
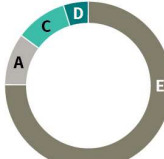
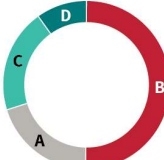
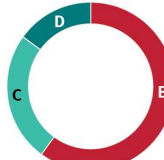
If your final total is between...	Your investment personality is...
105 or less	Conservative
106 to 135	Moderate
136 to 164	Balanced
165 to 199	Advanced
200 or more	Aggressive

Your investment personality is:

.....

Select investment options based on your investment personality

The following chart shows you what mix of investments is suggested for you. First match your final questionnaire total to the corresponding investment personality and portfolio. Then use the suggested mix of investments to select appropriate investment options. The risk meter shows the level of investment risk associated with each portfolio.

If your final total is between	Your investment personality is	Description of your investment portfolio	Suggested mix of investments
105 or less	Conservative	With a focus on income, this portfolio is designed for investors who are concerned about market ups and downs and prefer a regular income stream. A small equity component is included to help bolster returns above fixed income levels, while minimizing the risk.	 <ul style="list-style-type: none"> A 70% Fixed income B 15% Canadian equity C 5% Foreign equity D 5% Special equity E 5% Balanced
106 to 135	Moderate	This portfolio is designed for investors who are willing to accept small market ups and downs to achieve some investment growth. The investment mix of more income than growth is managed to ensure lower volatility than other more aggressive options, while still providing a solid component for growth.	 <ul style="list-style-type: none"> A 50% Fixed income E 20% Balanced B 15% Canadian equity C 10% Foreign equity D 5% Special equity
136 to 164	Balanced	This portfolio is designed for investors who prefer investment stability but understand market ups and downs are necessary to achieve growth. The investment mix is a balance of growth and income with reduced volatility.	 <ul style="list-style-type: none"> E 75% Balanced A 10% Fixed income C 10% Foreign equity D 5% Special equity
165 to 199	Advanced	With a focus on growth, this portfolio is appropriate for investors who want some income, but are more interested in growth with some protection from market ups and downs.	 <ul style="list-style-type: none"> B 50% Canadian equity A 20% Fixed income C 20% Foreign equity D 10% Special equity
200 or more	Aggressive	This portfolio contains all equity investments. It's for investors who want the potential growth and aren't worried when the markets go up and down.	 <ul style="list-style-type: none"> B 60% Canadian equity C 25% Foreign equity D 15% Special equity



The suggested investment mix contains different asset classes, such as fixed income, balanced and Canadian equity. Use the asset class percentages to allocate your contributions to specific investment options that are in asset classes. For example, if you're investing \$10,000 in an aggressive portfolio, \$6,000 or 60% of your savings should go in Canadian equity funds, \$2,500 or 25% to foreign equity funds, and \$1,500 or 15% to special equity funds.

It's a good idea to invest no more than 25% of your investments in any one fund. For investment mixes where the recommended percentage is more than 25%, you may want to choose more than one fund in that asset class.





Fund performance and fees

Here's an overview of every investment option available in your group plan, organized by asset mix.

Here's a breakdown of what you're looking at:

Asset allocation funds: These are the target date funds and target risk funds you can choose from.

Fund name and Fund code: You'll need these when you fill out your forms with your investment choices.

Gross annualized rates of return: This shows how the fund performed over the past 1, 3, 5 and 10 years. It's important to know that past performance isn't necessarily an indicator of future performance.

Investment management fee and expense: This is a combination of the fees paid to the investment manager for professional services and the fees to operate the fund. It's the total amount charged on each of your funds without taxes.

Asset allocation funds

Fund name	Fund code	Gross annualized rates of return *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	All plans
Conservative Continuum Fund (PSG)	S605	9.18%	5.52%	4.39%	5.88%	1.474%
Moderate Continuum Fund (PSG)	S606	10.04%	6.12%	5.15%	6.76%	1.474%
Balanced Continuum Fund (PSG)	S607	11.19%	6.89%	6.15%	7.95%	1.476%
Advanced Continuum Fund (PSG)	S608	12.34%	7.67%	7.22%	9.09%	1.477%
Aggressive Continuum Fund (PSG)	S609	13.46%	8.42%	8.12%	10.17%	1.478%
Cadence 2010 Retirement Fund (PSG)	CAD10	9.78%	5.89%	4.54%	6.36%	1.416%
Cadence 2015 Retirement Fund (PSG)	CAD15	9.77%	5.87%	4.55%	6.58%	1.416%
Cadence 2020 Fund (PSG)	CAD20	9.88%	6.20%	5.03%	7.18%	1.416%
Cadence 2025 Fund (PSG)	CAD25	10.45%	6.45%	5.56%	7.76%	1.416%
Cadence 2030 Fund (PSG)	CAD30	10.91%	6.65%	5.90%	8.23%	1.416%
Cadence 2035 Fund (PSG)	CAD35	11.16%	6.80%	6.17%	8.59%	1.416%
Cadence 2040 Fund (PSG)	CAD40	11.34%	6.90%	6.39%	8.80%	1.417%

Asset allocation funds

Fund name	Fund code	Gross annualized rates of return *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	All plans
Cadence 2045 Fund (PSG)	CAD45	11.56%	6.97%	6.58%	8.95%	1.417%
Cadence 2050 Fund (PSG)	CAD50	11.78%	7.04%	6.75%	9.07%	1.418%
Cadence 2055 Fund (PSG)	CAD55	11.92%	7.07%	6.88%	n/a	1.418%
Cadence 2060 Fund (PSG)	CAD60	12.03%	n/a	n/a	n/a	1.419%

Balanced funds

Fund name	Fund code	Gross annualized rates of return *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	All plans
Canadian Asset Allocation Fund (Fidelity)	S191	13.28%	7.60%	6.27%	7.49%	1.713%
Balanced Fund (BonaVista)	S107	12.42%	7.78%	6.12%	8.25%	1.433%

Canadian equity funds

Fund name	Fund code	Gross annualized rates of return *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	All plans
Canadian Dividend Fund (GWLIM)	LDVDL	15.49%	7.12%	7.12%	8.91%	1.313%
Canadian Equity Fund (Jarislowsky Fraser)	CEJF	14.61%	7.14%	7.47%	9.01%	1.368%
Canadian Equity Fund (SRA)	CESR	11.94%	5.67%	7.69%	7.44%	1.373%
Canadian Equity Fund (Leith Wheeler)	S195	12.91%	5.54%	7.35%	9.48%	1.413%
Canadian Equity Fund (TD Greystone)	S203	16.41%	7.67%	5.20%	7.01%	1.383%
Canadian Small Cap Fund (Renaissance)	CSCR	9.42%	-1.80%	1.63%	5.59%	1.663%

Cash and equivalent funds

Fund name	Fund code	Gross annualized rates of return *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	All plans
Money Market Fund (Portico)	LLMON	1.77%	1.37%	1.11%	1.08%	1.163%
1 Yr Compound Interest Acct	CI1	n/a	n/a	n/a	n/a	n/a

Cash and equivalent funds

Fund name	Fund code	Gross annualized rates of return *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	All plans
3 Yr Compound Interest Acct	CI3	n/a	n/a	n/a	n/a	n/a
5 Yr Compound Interest Acct	CI5	n/a	n/a	n/a	n/a	n/a
Daily Interest Acct	DIA	n/a	n/a	n/a	n/a	n/a

Fixed income funds

Fund name	Fund code	Gross annualized rates of return *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	All plans
Core Bond Fund (Portico)	LLBON	8.57%	4.61%	2.91%	4.51%	1.213%
Commercial Mortgage Fund (Portico)	LMG	5.26%	3.57%	2.84%	4.28%	1.463%

Foreign equity funds

Fund name	Fund code	Gross annualized rates of return *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	All plans
U.S. Value Equity Fund (London Capital)	S178	8.12%	5.55%	5.56%	11.51%	1.313%

Foreign equity funds

Fund name	Fund code	Gross annualized rates of return *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	All plans
U.S. Basic Value Fund (Renaissance)	USBVR	16.03%	10.08%	9.13%	14.17%	1.713%
American Equity Fund (MFS)	AEMB	22.58%	15.35%	13.23%	14.99%	1.583%
Global Equity Fund (Sprucegrove)	GES	9.39%	6.83%	7.30%	10.07%	1.650%
International Equity Fund (Sprucegrove)	SPIE	3.64%	5.47%	5.29%	8.37%	1.651%
Far East Fund (CLI)	LSGAG	8.78%	9.39%	5.80%	8.67%	1.413%

Special equity funds

Fund name	Fund code	Gross annualized rates of return *				Investment management fee and expense **
		1 year	3 year	5 year	10 year	All plans
Science & Technology Fund (London Capital)	LLSTG	38.08%	25.35%	20.66%	21.51%	1.363%
Canadian Resources Fund (GWLIM)	LCRAG	10.46%	1.29%	-0.77%	-1.45%	1.313%
Real Estate Fund (GWLRA)	LREG	8.28%	7.07%	6.20%	8.61%	1.613%

* The indicated growth in rates of return reflects changes in unit value and reinvestment of all distributions and is net of the fund operating expense and applicable taxes. It does not take into account investment management fees and applicable taxes payable by the unit holder which would reduce returns. Performance data is provided for illustrative purposes only and represents past performance, which is not necessarily indicative of future performance. Rates shown are valid as of January-31-2020.

** Investment management fees and fund operating expenses shown are exclusive of applicable taxes. Fund operating expenses fluctuate based on asset levels and actual expenses incurred, and are not guaranteed or projected; they are reported retrospectively by calendar year and are calculated as a percentage of the fund.







Forms that make things happen

Here are the forms you need to join your group plan.

Tear them out, fill out and send them to the address on the top of the first page of each form. Each form may have a different address. If you need help, call us at 1-800-724-3402.

Join your RRSP:

- To join the registered retirement savings plan (RRSP), fill out the form on page 27.
- If your spouse or common-law partner would like to join the RRSP, make a copy of the form on page 27. Your spouse/common-law partner will fill out the applicant section and you'll fill out the contributor section on the form.

Join your DPSP:

- To join the deferred profit sharing plan (DPSP), fill out the form on page 35.

Any additional forms you may need can be found starting on page 39.

Application for membership in a retirement savings plan

Return to: Your plan administrator
N/A
1 800 724-3402

SECTION 1 – EMPLOYER/PLAN SPONSOR INFORMATION

Name of employer/plan sponsor DAL-TILE CORPORATION	Policy/plan number 65400
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SECTION 2 – ISSUER INFORMATION

The retirement savings plan is issued by London Life Insurance Company (the Issuer) 255 Dufferin Avenue, London, ON N6A 4K1. London Life is a subsidiary of Great-West Life. The Great-West Life Assurance Company and key design are trade-marks of Great-West Life, used under licence by London Life for the promotion and marketing of insurance products.

SECTION 3 – ANNUITANT INFORMATION (please print)

The annuitant is applying for:

Personal RSP – the annuitant is the owner and person contributing to the plan. Do not complete section 4.

AND/OR

Spousal RSP – the annuitant is the owner and the annuitant's spouse/common-law partner is the person contributing to the plan. Section 4 must be completed.

ID number _____ (completed by the Issuer)

ID number _____ (completed by the Issuer)

Last name	Middle initial	First name	<input type="checkbox"/> Employee <input type="checkbox"/> Spouse/common-law partner of employee	Division/subgroup 02	Identification/employee number (if applicable)

Social insurance number (SIN) - - - - -	Date of birth yyyy mm dd	<input type="checkbox"/> Male <input type="checkbox"/> Female	Language <input type="checkbox"/> English <input type="checkbox"/> French	Email address Required for online access and to email information about the plan or services connected with it
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I authorize the use of my SIN for tax reporting, identification and record keeping

Address (apt. no., street no., street)				
City	Province	Postal code	Telephone no. - - Ext.	Alternate telephone no. - -

If the above address is a PO box, general delivery or rural route, also include the civic or street address below

Address (apt. no., street no., street)	City	Province	Postal code
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SECTION 4 – RSP SPOUSAL CONTRIBUTOR INFORMATION

Last name of contributing employee/contributor	First name	Social insurance number	ID/employee number
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SECTION 5 – BENEFICIARY INFORMATION

Primary beneficiary(ies) on my death

Last name	First name	Date of birth yyyy mm dd	Relationship of beneficiary to me			% of benefit
			Married	Quebec civil union spouse	Common-law partner	
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Total 100%

Unless the law requires otherwise, if one of my primary beneficiaries predeceases me, their share will be paid to the surviving primary beneficiaries in equal shares, or if there is no surviving primary beneficiary(ies), to my contingent beneficiary(ies) named below. If there is no contingent beneficiary(ies), the benefit will be paid to my estate.

Contingent beneficiary(ies) on my death

Last name	First name	Date of birth yyyy mm dd	Relationship of beneficiary to me	% of benefit

Total 100%

Where permitted by law, these designations are for all benefits payable under the plan(s) unless pension legislation requires payment to my spouse or common-law partner. All beneficiary designations are revocable **except**:

- where a *Designation of irrevocable beneficiary* form is completed
- where Quebec law applies and I have designated my married or civil union spouse as my beneficiary - the box below applies.

Where Quebec law applies:

- If I designate your married or civil union spouse as my beneficiary, they will be irrevocable unless I check the box below. If not, restrictions will apply, unless I obtain the consent of my spouse. For example, I will be prevented from changing your beneficiary, making withdrawals (where permitted) or exercising certain other rights.
I designate my married or civil union spouse as my revocable beneficiary.
- Where a minor beneficiary or a person who lacks legal capacity resides in Quebec - Benefits payable under the plan(s) to a beneficiary who, at the time payment is to be made, is a minor or lacks legal capacity, will be paid to their tutor(s) or curator, unless a valid trust has been established for the benefit of the beneficiary, by will or by separate contract, to receive any such payment and the Issuer has been provided notice of the trust. If a trust has already been established, designate the trust as the beneficiary in this section. **Before designating a trust, legal advice should be sought.**

Application for membership in a retirement savings plan (continued)

SECTION 6 – TRUSTEE APPOINTMENT

(to be completed if any of the beneficiaries are minors or otherwise lack legal capacity AND DO NOT RESIDE IN QUEBEC)

If a formal trust does not exist, I hereby appoint:

Full name of trustee being appointed (last name, then first)	Trustee for (indicate beneficiary name)	Relationship of trustee to me

as trustee to receive, in trust, all benefits payable to any beneficiary designated under the plan(s) who, at the time benefits are paid, is a minor or lacks legal capacity to give a valid discharge according to the laws of the beneficiary's domicile. Payment of benefits to the trustee discharges the Issuer to the extent of the payment. I authorize the trustee in their sole discretion to use the benefits for the education or maintenance of the beneficiary and to exercise any right of the beneficiary under the plan(s). The trustee may, in addition to the investments authorized for trustees, invest in any product of, or offered by, the Issuer or its affiliated financial institutions. The trust for any beneficiary will terminate once that beneficiary is both of age of majority and has legal capacity to give a valid discharge. I direct the trustee to deliver at that time to the beneficiary the assets held in trust for that beneficiary. I or my personal representative may by writing appoint a new trustee to replace the former trustee.

SECTION 7 – PAYROLL DEDUCTION AUTHORIZATION (complete for Personal RSPs where payroll authorization is applicable)

I authorize my employer to deduct _____ from each pay.

SECTION 8 – INVESTMENT SELECTION

Select investment(s) for member contributions, and if applicable, employer contributions. If a selection is not made, contributions will be invested in the default investment.

Name of investment and/or code	Percentage	Name of investment and/or code	Percentage
	%		%
	%		%
	%		%
	%		%

Total allocation must equal 100%

SECTION 9 – CONFIDENTIAL INFORMATION FILE

The Issuer will establish a confidential information file that contains personal information concerning the annuitant. By submitting a written request to the Issuer, the annuitant may exercise rights of access to, and rectification of, the file. The Issuer will collect, use and disclose the annuitant's personal information to: process this application and provide, administer and service the plan(s) applied for (including service quality assessments by or on behalf of the Issuer); advise the annuitant of products and services to help the annuitant plan for financial security; investigate, if required, and pay benefits under the plan(s); create and maintain records concerning our relationship as appropriate; and, fulfil such other purposes as are directly related to the preceding. The Issuer may use service providers within or outside Canada. Personal information concerning the annuitant will only be available to the annuitant, plan sponsor, pension and related government authorities, the Issuer, its affiliates, and any duly authorized employees, agents and representatives of the Issuer or its affiliates, within or outside Canada, for or related to the purpose of the plan(s), except as otherwise may be required, authorized or allowed by law or legal process, or by the annuitant. In all cases, availability is subject to lawful determination by the Issuer. Personal information is collected, used, disclosed, or otherwise processed or handled in accordance with governing law, including applicable privacy legislation, and the annuitant's personal information may be subject to disclosure to those authorized under applicable law within or outside Canada. For more information about our privacy practices, please ask for a copy of our Privacy Guidelines brochure.

SECTION 10 – APPLICATION FOR REGISTRATION

I apply for membership in the retirement savings plan(s) and authorize the plan sponsor to act as my agent for the purpose of the plan(s). I request that the Issuer apply to register the plan(s) as registered retirement savings plan(s) under the Income Tax Act (Canada) and any similar provincial law. If locked-in pension funds are transferred to the plan(s), I agree and acknowledge that such funds will be governed by the locked-in retirement account addendum, locked-in retirement savings plan addendum or restricted locked-in savings plan addendum, as applicable (the locked-in addendum), which will form part of the plan(s) and will override the terms of the retirement savings plan certificate issued to the member to the extent of any inconsistency between the certificate and the locked-in addendum.

SECTION 11 – SIGNATURE

I confirm the information on this form and will update it in the future as it changes. I am aware of the reasons the information covered by my authorizations and consents is needed, and the benefits of, and the risks of not, authorizing/consenting. I authorize and consent to the Issuer collecting, using, and disclosing personal information concerning me for the purposes outlined in the Confidential Information File section. This authorization and consent is given in accordance with applicable law and without limiting the authorizations and consents given elsewhere in this application. My authorizations and consents will begin the date this application is signed and end when no longer required. My authorizations and consents may be revoked at any time by either written or electronic notification to the Issuer, subject to legal and contractual considerations. A reproduction of my authorizations and consents will be as valid as the original. If I cease to be eligible to participate in the plan(s) and do not make an election in accordance with the terms of the plan(s), the Issuer is authorized to exercise transfer or withdrawal options provided in the plan(s), and I hereby appoint the Issuer as my agent for this and any related purpose.

Signature of annuitant	Date

RSP contribution details

Return to: Your plan administrator
N/A
1 800 724-3402

Complete this form when all or a portion of contributions are being directed to a spousal plan.

To be completed and signed by the person who is making the contribution (the employee) to the retirement savings plan.

Please print.

EMPLOYER/PLAN SPONSOR INFORMATION			
Name of employer/plan sponsor			Policy/plan number
DAL-TILE CORPORATION			65400
SPOUSAL RSP MEMBER INFORMATION (owner of the plan)			
Last name	Initial	First name	Social insurance number
			- -
CONTRIBUTING EMPLOYEE			
Last name	Initial	First name	Social insurance number
			- -

Payroll deduction authorization

The contributing employee authorizes their employer to deduct the following from each pay.

Direction of contributions – The direction given on this form will apply to **future** contributions only and will remain in effect until we are advised otherwise. This direction will apply to any contribution the employer/plan sponsor allows to be split. Please see your plan administrator if you have any questions regarding which contributions can be split.

Please choose one of the following:

- 100% to the Spousal RSP, Identification number _____ (completed by London Life)
(My spouse/common-law partner is the owner of the plan.)
- Split my contributions between my Personal RSP and the Spousal RSP (total allocation must equal 100%)*
 - _____ % Personal RSP, Identification number _____ (completed by London Life)
(I am the owner of the plan.)
 - _____ % Spousal RSP, Identification number _____ (completed by London Life)
(My spouse/common-law partner is the owner of the plan.)

*Lump sum contributions may be applied differently than indicated above. When the contribution is sent in, the direction must be clearly indicated. If no direction is received, the contribution will be applied according to the direction on this form.

Signature of contributing employee	Date
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**Group Retirement Savings Plan
Member's Certificate
Policy/Plan No.**
<See the no. on the cover of your guide>

London Life Insurance Company will pay benefits in accordance with this certificate.

Section 1. Interpretation

In this Plan:

“**Administrative Rules**” means the rules and procedures of the Issuer relating to the operation of the Plan.

“**Applicable Legislation**” means the Income Tax Act and any other federal or provincial legislation affecting retirement savings plans or locked-in addenda.

“**Common-law Partner**” has the meaning given to it under the Income Tax Act.

“**Contributions**” means amounts paid to the Issuer on behalf of a Member and, where permitted by the Plan Sponsor, includes direct transfers from other registered plans.

“**Head Office**” means the head office of the Issuer, located in London, Ontario, Canada, or such other administration office of the Issuer servicing the Plan, as may be communicated to the Plan Sponsor.

“**Income Tax Act**” means the *Income Tax Act* (Canada) and regulations, as amended.

“**Investment Option**” means any of the guaranteed investments and variable investment funds available under the Plan.

“**Investment Rules**” means the rules and regulations of the Issuer relating to the management of an Investment Option.

“**Issuer**” means London Life Insurance Company.

“**Locked-in Addendum**” means the locked-in retirement account addendum or locked-in retirement savings plan addendum, as applicable, which forms part of the Plan.

“**Maturity Date**” of this certificate means December 31st of the calendar year in which the Member attains the maximum age for maturity provided under the Income Tax Act.

“**Member**” means the annuitant, as stated on the application for membership and as defined under the Applicable Legislation.

“**Plan**” means the Plan Sponsor's Group Retirement Savings Plan.

“**Plan Sponsor**” means the employer, association or other organization sponsoring this Group Retirement Savings Plan, and as applicable, includes any other employers authorized to participate in the Plan.

“**Spouse**” means an individual who is recognized as a spouse under the Income Tax Act.

Section 2. Group Plan

This certificate describes the rights and benefits of a Member of the Plan.

Section 3. Plan sponsor as Agent

The Plan Sponsor is required to provide the Issuer with any information or instructions required by the Issuer to administer the Plan.

The Issuer is entitled to rely on any information or instructions provided to it by the Plan Sponsor respecting a Member or on behalf of a Member as if such information or instructions were provided to the Issuer directly by the Member. Upon joining this Plan, the Member appoints the Plan Sponsor as the Member's agent for all purposes in connection with the provision of information or instructions to the Issuer respecting the Plan until such time as the Issuer receives notice that the Member is no longer a Member of the Plan.

Section 4. Investment Rules

The Issuer has established Investment Rules relating to the management of the guaranteed investments and variable investment funds available under the Plan. The operation of the Plan and the rights of the Members will be subject to the Investment Rules. The Issuer may amend the Investment Rules at any time and will provide the Plan Sponsor with prior notice of material changes wherever possible. From time to time changes to the Investment Rules may be imposed on the Issuer by fund managers and in those circumstances prior notice may not be possible.

Section 5. Contributions

Contributions to the Plan will be invested in a group annuity policy issued to the Plan Sponsor by the Issuer. The Issuer will establish separate accounts for each Member and Contributions received on behalf of each Member will be allocated to the Member's account. All Contributions must be within the limits permitted under the Applicable Legislation.

In the event of an overpayment, on written request, the Issuer will refund to the contributor any amount as provided in paragraph 146(2)(c.1), or any successor provision, of the Income Tax Act. The amount refunded cannot be greater than the value of the funds held under this certificate.

Section 6. Investment Options

Contributions will be invested in one or more of the various Investment Options which the Issuer makes available to the Plan from time to time, as directed by the Member and/or Plan Sponsor, as applicable, and will be allocated to the Member's account. If no election has been made by the Member, new Contributions will be invested in the default Investment Option(s) selected for the Plan. Contributions invested in an Investment Option will be subject to the Investment Rules. The Issuer may amend the terms of any Investment Option or add or withdraw any Investment Option at any time. The Issuer will provide 60 days notice to the Plan Sponsor of any material change to an Investment Option.

a) Guaranteed Investments

Contributions may be invested in guaranteed investments of various durations at guaranteed interest rates. Investments in the guaranteed investments described in this certificate are guaranteed both as to principal and interest. Contributions invested in a guaranteed investment will earn interest in the manner and at the rate applicable to that investment in accordance with the Investment Rules. The interest rate on any such investment is compounded daily and guaranteed until the end of the month in which the selected interest guarantee period expires.

At the end of the interest guarantee period of any guaranteed investment, the Member and/or Plan Sponsor, as applicable, may select any new interest guarantee period the Issuer is then offering, so long as it does not extend beyond the Maturity Date of this certificate. Alternatively, the Member and/or Plan Sponsor, as applicable, may select any other Investment Option the Issuer is then offering. If no selection has been made, the Contributions and interest will be reinvested for the same term, at the guaranteed interest rate in effect at the time of reinvestment.

Subject to the terms of this certificate, the Member may withdraw amounts from any guaranteed investment before the end of the interest guarantee period. If Contributions are withdrawn from a guaranteed investment, the value withdrawn will be calculated in accordance with the Schedule of Fees applicable to the Plan.

b) Variable Investment Funds

Contributions may be invested in variable investment funds. These funds are segregated funds offered and administered by London Life Insurance Company. Contributions invested in a variable investment fund are not guaranteed either as to earnings or as to principal. The value of the Member's account in a variable investment fund will fluctuate with the financial experience of the fund.

The assets of a variable investment fund belong to the Issuer but they are available only for the benefit of unit holders of the fund. If the Member invests a Contribution in a variable investment fund the Member will acquire units in the fund equal to the value of the Member's Contribution on the date the investment is made.

The Issuer determines the value of the units of a variable investment fund on each valuation date of that fund and investments into and withdrawals from a fund can only be made on a valuation date. Most funds offered by the Issuer are valued on a daily basis but the Issuer may value funds less frequently in accordance with the Investment Rules. The unit value of a fund on a valuation date is determined by dividing the value of the assets of the fund, less the investment management fee described below, by the number of units in the fund immediately before the valuation date.

An investment management fee is charged and includes a fee for managing the variable investment funds, a fee for providing other services under the Plan and may include an amount for administrative expenses and other services under the Plan in accordance with the Schedule of Fees applicable to the Plan. This fee may either be deducted from the value of the assets of the fund (as part of the calculation of the unit value of a fund), or with the consent of the Issuer, the Plan Sponsor may elect to pay this fee separately.

Section 7. Benefits - Income at Maturity

If the Member is living on the Maturity Date the Issuer will liquidate the value of funds held in the Member's account and apply the value to provide a retirement income fund for the Member from the issuers of retirement income funds, including its affiliates, as the Issuer in its sole discretion may select, and the Member hereby appoints the Issuer as the agent for this and any related purpose. The Issuer will not be liable for any resulting loss. If the Member prefers, by notice to the Issuer, the Member may elect another form of retirement income that the Issuer is offering at that time and which is permitted for a retirement savings plan.

If an annuity is selected as the Member's retirement income, the Issuer undertakes to provide an annuity that provides for annuity payments in equal periodic amounts payable yearly or more frequently. The annuity will be issued in accordance with the Issuer's rules and issue rates for annuities which are then applicable. The Member must provide the Issuer with satisfactory proof of the date of the Member's birth and sex on or before the Maturity Date. If there has been any misstatement, the Issuer will make any adjustments it considers equitable.

Any annuity provided must comply with subsection 146(1), or any successor provision, of the Income Tax Act. Annuity benefits payable to the surviving Spouse or Common-law Partner of a Member following the death of the Member may not exceed the annuity payments which were being made to the Member before the Member's death, except for increases due to indexing as permitted under subparagraphs 146(3)(b)(iii)(iv) and (v), or any successor provision, of the Income Tax Act. If the beneficiary under the annuity is not the Spouse or Common-law Partner of a Member at the date of the Member's death, the present value, as determined by the Issuer, of any remaining payments will be paid in one sum and the annuity will be terminated.

If this certificate is governed by laws of the province of Quebec, the group annuity policy was established on or after March 1, 2006 and a single life annuity guaranteed for a period of 10 years is selected as the Member's retirement income on the Maturity Date, the amount of the annuity payments will be determined by multiplying the value of the Member's account (less any applicable fees and charges) by the greater of i) the Issuer's then current annuity rate for a single life non-participating annuity with a guaranteed period of 10 years; and ii) \$3.47 for each \$1,000 of that value, if the Member is male, or \$3.23 for each \$1,000 if the Member is female. However, if an annuity or another settlement option is not selected by the Maturity Date, the value of the Member's account will be used to purchase a retirement income fund for the Member. Payments under the retirement income fund will commence in accordance with the terms of the retirement income fund contract. The retirement income fund contract will mature on the date the Member attains 100 years of age but not later than the 28th day of that month (the RIF Maturity Date). If the Member attains age 100 after the 28th of the month, the Member will be deemed to have attained age 100 on the 28th of the month. An annuity will commence on the RIF Maturity Date; however, the Member may elect to commence annuity payments prior to the RIF Maturity Date on the then current terms and conditions. When annuity payments commence, they will be equal monthly amounts and will be payable to the Member for life and cease on the Member's death. The amount of the annuity payments will be determined by multiplying the value of the funds held in the retirement income fund for the payment of the Member's annuity (less any applicable fees and charges) one month before the date annuity payments are to commence by the greater of:

- i) the Issuer's then current annuity rate for a single life non-participating annuity with no guarantee period; and
- ii) for each \$1,000 in the retirement income fund:
 - if the Member is male and the Member elects to commence annuity payments
 - in the month next following the month the Member attains the age of 80 years, \$5.89;
 - in the month next following the month the Member attains the age of 90 years, \$8.55; or
 - if an election is not made the rate will be \$8.61 in the month next following the RIF Maturity Date when the Member attains age 100.
 - if the Member is female and the Member elects to commence annuity payments
 - in the month next following the month the Member attains the age of 80 years, \$5.37;
 - in the month next following the month the Member attains the age of 90 years, \$8.36; or
 - if an election is not made the rate will be \$8.61 in the month next following the RIF Maturity Date when the Member attains age 100.

Section 8. Withdrawal of Funds

Subject to the terms of this certificate, on or before maturity, the Member may withdraw all or part of the value of the Member's account by giving notice to the Issuer and may elect:

- i) to purchase any form of annuity that the Issuer is offering at that time and which is permitted for a retirement savings plan with payments commencing no later than the Maturity Date;
- ii) to transfer the funds directly to a retirement income fund, another retirement savings plan or a registered pension plan as permitted under the Income Tax Act; or
- iii) to receive payment in cash.

The value of the Member's account will be reduced by the amount of any withdrawals.

All such elections will be completed in accordance with the Administrative Rules and the Investment Rules.

Notwithstanding the above provisions, the Plan Sponsor may impose restrictions on withdrawals and/or transfers to which the Member will be subject during the duration of the Member's eligibility under the Plan.

Section 9. Termination of Plan or Membership

If the group annuity policy of this Plan is terminated or if the Member ceases to be eligible to participate under the group annuity policy, no further Contributions may be made under this certificate. When the Issuer receives notice that such an event has occurred, the Plan Sponsor will cease to be the Member's agent and the Issuer may, without accepting any obligation or responsibility to do so, withdraw (for Quebec, make a single annuity payment) or transfer the value of the Member's account from the Plan. The Issuer may exercise this right at any time. The Member will be given 60 days from the date the Issuer receives notice of the occurrence of the event to provide the Issuer with withdrawal or transfer instructions. If the Member does not provide such instructions within the 60 day period and the Plan Sponsor does not permit the Member to remain in the Plan, the Member will be deemed to have instructed the Issuer to transfer the value of the Member's account to another retirement savings plan as the Issuer deems appropriate, and hereby appoints the Issuer to be the Member's agent for this and any related purpose and the Issuer hereby accepts such appointment. In the alternative, if another retirement savings plan is deemed to not be appropriate, the Issuer will pay the proceeds to the Member in cash.

The beneficiary designated by the Member under this certificate will also serve as the beneficiary designation under any alternate retirement savings plan issued to the Member by the Issuer to replace this certificate upon the termination of the group annuity policy or the Member's eligibility to participate under the group annuity policy, until and unless the Member changes or revokes such beneficiary appointment.

The Issuer may, on its own or at the request of the Plan Sponsor, resign as issuer, and allow for the appointment of a successor issuer. The Plan Sponsor will advise the Issuer of the identity of the successor issuer within 60 days of such resignation, and upon the transfer of all Plan assets to the successor issuer, the Issuer will be discharged from any further liability under the Plan.

Section 10. Limitation of Liability

The provision of a life annuity, or another form of annuity settlement option, or a withdrawal or transfer of the value of the Member's account, will constitute a full and final settlement of the rights of the Member or beneficiary, as applicable, with respect to the Plan, as against the Plan Sponsor, any employers authorized to participate in the Plan, any agents of the Plan Sponsor, the Issuer and any agents of the Issuer.

Section 11. Legal Actions

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* (for actions or proceedings governed by the laws of Alberta and British Columbia), *The Insurance Act* (for actions or proceedings governed by the laws of Manitoba), the *Limitations Act, 2002* (for actions or proceedings governed by the laws of Ontario), or other applicable legislation. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the *Quebec Civil Code*.

Section 12. Death of the Member

The Member may designate a person to receive all amounts payable to a beneficiary under this certificate. The Member may change or revoke a revocable beneficiary designation as permitted by law. If the Member dies before the value of the Member's account has been applied to provide an annuity or have been withdrawn or transferred, the Issuer will pay that value to the beneficiary in one sum in accordance with the Issuer's then current practices. If the Member dies and had named his or her Spouse or Common-law Partner as beneficiary, the Spouse or Common-law Partner may transfer the value of the Member's account into another registered retirement savings plan, purchase an annuity, elect a lump sum payment, or transfer the funds to a registered retirement income fund in accordance with the Applicable Legislation.

Section 13. Registration under the Income Tax Act

The Issuer will apply to register each Member's plan as a registered retirement savings plan under the Income Tax Act and any similar provincial legislation. The Issuer has the right to amend, at any time and without notice, the terms of this certificate as the Issuer considers necessary so that the Plan will continue to qualify for registration.

All rights of a Member are subject to the requirements of the Income Tax Act, any similar provincial legislation and, if locked-in funds are held under this certificate, to the requirements of the relevant provincial or federal pension legislation.

Except as specifically permitted under the Income Tax Act, no benefit, loan or indebtedness that is conditional in any way on the existence of the Plan or this certificate may be extended to the Member, contributor or a person with whom the Member does not deal at arm's length. A Member may not engage in any transaction, investment, payment or transfer which is or may be an advantage, an RRSP strip or a swap transaction under Part XI.01 of the Income Tax Act. The Issuer will not make any payments under the Plan except those specifically permitted by the Plan or the Income Tax Act or required by law. The Issuer reserves the right to prohibit any transaction, investment, payment or transfer, whether an advantage, an RRSP strip or a swap transaction under the Income Tax Act, or such other payment or transfer which is or may be prohibited or penalized under the Income Tax Act.

Section 14. Locked-in Pension Funds

If locked-in pension funds are transferred to the Plan, such funds will be

governed by the provisions of the Locked-in Addendum. To the extent of any inconsistency between the addendum and this certificate, the Locked-in Addendum will override the terms of this certificate.

Section 15. Taxes

All fees and charges payable to the Issuer are net of any applicable taxes and any such taxes will be payable or recoverable in the same manner as the fees and charges to which they relate.

Section 16. General Provisions

Any notice to the Issuer must be in writing or such other form as may be agreed upon between the Issuer and the Plan Sponsor. Such notice will be effective when received at the Head Office of the Issuer.

Any notice to the Plan Members will be in writing and will be effective on the date it is received. Notice to the Plan Sponsor will be considered notice to each Member.

The Issuer may amend the terms and conditions of the certificate issued to Members upon 60 days notice to the Plan Sponsor, unless otherwise specified. Continuation in the Plan after the effective date of such amendment will constitute acceptance of such amended terms.

If the Issuer agrees to amend or waive any provision of this certificate the amendment or waiver is effective only if it is in writing and signed on behalf of the Issuer by an authorized officer of the Issuer.

This certificate and the Member's rights and benefits under this certificate are not assignable, except to the extent permitted under the Income Tax Act and any similar provincial legislation upon marriage breakdown.

A Member or claimant may request copies of documents to which the individual is entitled to receive under the Applicable Legislation.

All payments to or by the Issuer will be in legal Canadian currency.

The Issuer may delegate some or all administrative functions to an agent. Notwithstanding any delegation to an agent, the ultimate responsibility for administering the Plan in accordance with the Plan's terms lies with the Issuer.

The Plan is subject to the Applicable Legislation. To the extent of any inconsistency between the Plan and the Applicable Legislation, the Applicable Legislation will override the terms of the Plan.



Paul A. Mahon
President and Chief Executive Officer



Stefan Kristjanson
President and Chief Operating Officer,
Canada

Application for membership in a deferred profit sharing plan

Return to: Your plan administrator
N/A
1 800 724-3402

SECTION 1 – EMPLOYER/PLAN SPONSOR INFORMATION

Name of employer/plan sponsor DAL-TILE CORPORATION	Policy/plan number 65400
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SECTION 2 – IMPORTANT INFORMATION

Great-West Life Group Retirement Services is a division of The Great-West Life Assurance Company (Great-West Life) and its subsidiaries, London Life Insurance Company (London Life) and The Canada Life Assurance Company (Canada Life) (collectively, the Insurers). Investors Group Trust Co. Ltd. is trustee of the deferred profit sharing plan (the Trustee) and has appointed London Life as its agent (the Agent). Administrative services for the plan are provided by the Agent. Where the Trustee has applied for a group annuity contract with one or more Insurers for the benefit of the applicants, London Life, Great-West Life and Canada Life are the respective issuers of the insurance policies for the plan, as applicable. London Life and its affiliated companies operate using shared staff and computer systems and may share information about the applicant's securities and insurance holdings and the applicant's deferred profit sharing plan account for record-keeping purposes between companies and third-party service providers. Securities are subject to fluctuations in market value and are not insured by Canada Deposit Insurance Corporation (CDIC), the Régie d'assurance-dépôts du Québec, any other government deposit insurer or Assuris and are not guaranteed by London Life or its affiliates.

SECTION 3 – APPLICANT INFORMATION (please print)

The following persons may **not** become members of the plan 1) a person related to the employer; 2) a person who is, or is related to, a specified shareholder of the employer or of a corporation related to the employer; 3) where the employer is a partnership, a person related to a member of the partnership; or 4) where the employer is a trust, a person who is, or is related to, a beneficiary under the trust. A specified shareholder is an individual who owns 10 per cent or more of the issued shares of any class of the capital stock of the employer or of any corporation related to the employer, within the meaning of the Income Tax Act (Canada).

Last name	Middle initial	First name	Division/subgroup 02	Identification/employee number
Social insurance number (SIN) - - - I authorize the use of my SIN for tax reporting, identification and record keeping	Date of birth yyyy mm dd	<input type="checkbox"/> Male <input type="checkbox"/> Female	Language <input type="checkbox"/> English <input type="checkbox"/> French	Email address Required for online access and to email information about the plan or services connected with it
Address (apt. no., street no., street)				

City	Province	Postal code
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If the above address is a PO box, general delivery or rural route, also include the civic or street address below

Address (apt. no., street no., street)	City	Province	Postal code
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Telephone no. - - Ext.	Alternate telephone no. - -	Date of employment yyyy mm dd	Date joined plan yyyy mm dd
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SECTION 4 – BENEFICIARY INFORMATION (NOT APPLICABLE TO ASSETS INVESTED IN STOCK IF THE APPLICANT RESIDES IN QUEBEC)

Primary beneficiary(ies) on my death

Last name	First name	Date of birth yyyy mm dd	Relationship of beneficiary to me				% of benefit
			Married	Quebec civil union spouse	Common-law partner	Specify under Other (child, friend, etc.)	
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
							Total 100%

The above named person(s) is/are appointed as beneficiary(ies) to receive the applicable value of my account in the deferred profit sharing plan or held under the policy(ies) in the deferred profit sharing plan, depending on the applicable law. Unless the law requires otherwise, if one of my primary beneficiaries predeceases me, their share will be paid to the surviving primary beneficiaries in equal shares, or if there is no surviving primary beneficiary(ies), to my contingent beneficiary(ies) named below. If there is no contingent beneficiary(ies), the benefit will be paid to my estate.

Contingent beneficiary(ies) on my death

Last name	First name	Date of birth yyyy mm dd	Relationship of beneficiary to me	% of benefit
				Total 100%

Where permitted by law, these designations are for all benefits payable under the plan. When a beneficiary is not or cannot be designated, the benefit will be paid to my estate. Instructions may be made through a will to leave the benefit payable under this plan to a specific person(s).

Application for membership in a deferred profit sharing plan (continued)

SECTION 4 – BENEFICIARY INFORMATION (NOT APPLICABLE TO ASSETS INVESTED IN STOCK IF THE APPLICANT RESIDES IN QUEBEC) (continued)

Contingent beneficiary(ies) on my death (continued)

All beneficiary designations are revocable **except**:

- where a *Designation of irrevocable beneficiary* form is completed
- where Quebec law applies and I have designated my married or civil union spouse as my beneficiary - the box below applies.

Where Quebec law applies:

- **If I designate my married or civil union spouse as my beneficiary**, they will be irrevocable unless I check the box below. If not, restrictions will apply, unless I obtain the consent of my spouse. For example, I will be prevented from changing my beneficiary, making withdrawals (where permitted) or exercising certain other rights.
I designate my married or civil union spouse as my revocable beneficiary.
- **Where a minor beneficiary or a person who lacks legal capacity resides in Quebec** - Benefits payable under this plan to a beneficiary who, at the time payment is to be made, is a minor or lacks legal capacity, will be paid to their tutor(s) or curator, unless a valid trust has been established for the benefit of the beneficiary, by will or by separate contract, to receive any such payment and the Agent has been provided notice of the trust. If a trust has already been established, designate the trust as the beneficiary in this section. **Before designating a trust, legal advice should be sought.**

SECTION 5 – TRUSTEE APPOINTMENT (to be completed if any of the beneficiaries are minors or otherwise lack legal capacity AND DO NOT RESIDE IN QUEBEC)

If a formal trust does not exist, I hereby appoint:

Full name of trustee being appointed (last name, then first)	Trustee for (indicate beneficiary name)	Relationship of trustee to me

as trustee to receive, in trust, all benefits payable to any beneficiary designated under the plan who, at the time benefits are paid, is a minor or lacks legal capacity to give a valid discharge according to the laws of the beneficiary's domicile. Payment of benefits to the trustee discharges the Trustee and Agent to the extent of the payment. I authorize the trustee in their sole discretion to use the benefits for the education or maintenance of the beneficiary and to exercise any right of the beneficiary under the plan. The trustee may, in addition to the investments authorized for trustees, invest in any product of, or offered by the Agent or its affiliated financial institutions. The trust for any beneficiary will terminate once that beneficiary is both of age of majority and has legal capacity to give a valid discharge. I direct the trustee to deliver at that time to the beneficiary the assets held in trust for that beneficiary. I or my personal representative may by writing appoint a new trustee to replace the former trustee.

SECTION 6 – INVESTMENT SELECTION (if the investments available to the applicant include directly held stock, the *Additional Member Information* form must also be completed)

Contributions may be invested in the investment options available under the annuity policy(ies) held by the Trustee or any other option available under the plan. Select investment(s) if the employer/plan sponsor has given members the right to select investments for contributions to the plan. If no selection is made, contributions will be invested in the default investment.

Name of investment and/or code	Percentage	Name of investment and/or code	Percentage
	%		%
	%		%
	%		%
	%		%
	%		%

Total allocation must equal 100%

SECTION 7 – CONFIDENTIAL INFORMATION FILE

The Trustee and Agent will establish a confidential information file that contains personal information concerning the applicant. By submitting a written request to the Agent, the applicant may exercise rights of access to, and rectification of, the file. The Trustee and Agent will collect, use and disclose the applicant's personal information to: process this application and provide, administer and service the plan applied for (including service quality assessments by or on behalf of the Trustee); advise the applicant of products and services to help the applicant plan for financial security; investigate, if required, and pay benefits under the plan; create and maintain records concerning our relationship as appropriate; and, fulfil such other purposes as are directly related to the preceding. The Trustee and Agent may use service providers within or outside Canada. Personal information concerning the applicant will only be available to the applicant, plan sponsor, pension and related government authorities, the Trustee, the Agent, their affiliates, and any duly authorized employees, agents and representatives of the Trustee, Agent or the affiliates, within or outside Canada, for or related to the purpose of the plan, except as otherwise may be required, authorized or allowed by law or legal process, or by the applicant. In all cases, availability is subject to lawful determination by the Trustee or Agent. Personal information is collected, used, disclosed, or otherwise processed or handled in accordance with governing law, including applicable privacy legislation, and the applicant's personal information may be subject to disclosure to those authorized under applicable law within or outside Canada.

SECTION 8 – SIGNATURE

I certify that the information provided in this application is true and complete and I will update it in the future as it changes. The Trustee and Agent may rely on it until changed. I am aware of the reasons the information covered by my authorizations and consents is needed, and the benefits of, and the risks of not, authorizing/consenting. I authorize and consent to the Trustee and Agent collecting, using, and disclosing personal information concerning me for the purposes outlined in the Confidential Information File section. This authorization and consent is given in accordance with applicable law and without limiting the authorizations and consents given elsewhere in this application. My authorizations and consents will begin the date this application is signed and end when no longer required. My

Application for membership in a deferred profit sharing plan (continued)

SECTION 8 – SIGNATURE (continued)

authorizations and consents may be revoked at any time by either written or electronic notification to the Trustee or Agent, subject to legal and contractual considerations. A reproduction of my authorizations and consents will be as valid as the original. The Trustee and Agent may accept information from me or in such form or through such media as may be determined from time to time. I consent to the recording of any telephone calls between me and the Trustee or Agent. Where the Trustee has applied for a group annuity contract with one or more of the Insurers, I hereby appoint the Trustee as my exclusive and irrevocable agent for purposes of transmitting information, including beneficiary designations to be applied to the group annuity contract(s), and otherwise dealing in any way with respect to my interest in such contract(s). I hereby instruct the Trustee to deliver a copy of this appointment to the insurer(s) and to direct contributions to the applicable insurer for application to my account under the group annuity contract. The Trustee and Agent reserve the right to review any trades or transactions prior to their entry to the applicable market and have the right to reject any order entered by me or to cancel any trade resulting from an order entered by me. The Trustee and Agent are authorized to use the information collected and provided as part of this application in the opening of other account types as may be made available by it to me through my plan sponsor. If I cease to be eligible to participate in the plan and do not make an election within the prescribed time period, I hereby appoint the Trustee to act as my agent to exercise any transfer option available under the plan and as permitted by the Income Tax Act (Canada).

[Redacted signature area]

Signature of applicant

Date



Waiver of participation in a group retirement plan

To be completed by an employee who is eligible to participate in a group retirement plan, but has chosen not to participate.

Services for the plan are provided by The Great-West Life Assurance Company (Great-West). The policy is issued by London Life Insurance Company, a subsidiary of Great-West.

Please print.

EMPLOYER/PLAN SPONSOR INFORMATION	
Name of employer/plan sponsor DAL-TILE CORPORATION	Policy/plan number 65400

EMPLOYEE INFORMATION				
Last name	Initial	First name	Social insurance number	Employee I.D.
			- -	

I understand that my Employer has sponsored a group retirement plan and that I am eligible to participate in the plan. I have been given the information regarding the terms of the group retirement plan and decline to participate at this time. I also understand that this will not prevent me from future participation.

I have declined participation in the following group retirement plan(s):

- Registered Retirement Savings Plan
- Registered Pension Plan
- Deferred Profit Sharing Plan
- Non-Registered Savings Plan
- Tax-Free Savings Account

Employee signature _____ Date _____

NOTE: This form is to be retained by the employer/plan sponsor, and should not be returned to Great-West.

PART 1 – CLIENT IDENTIFICATION

Account/policyholder last name		First name & initial(s)	
Address			Postal code
Social Insurance Number	Home telephone number () -	Alternate telephone number () -	

PART 2 – RECEIVING INSTITUTION INFORMATION

Receiving institution LONDON LIFE INSURANCE COMPANY	Address (to confirm, contact <i>Access Line</i> at 1-800-724-3402 Monday to Friday 8 a.m. to 8 p.m. ET) Attn: Great-West Life, Group Retirement Services		
Name of employer/plan sponsor DAL-TILE CORPORATION	Policy/plan number 65400	Plan type () RRSP () Locked-in RRSP (LIRA) () Registered Pension Plan	

Services for this plan are provided by The Great-West Life Assurance Company (Great-West). The plan is issued by London Life Insurance Company (the issuer), a subsidiary of Great-West.

PART 3 – CLIENT DIRECTION TO RELINQUISHING INSTITUTION

Relinquishing institution name		
Address		Postal code
Client account/policy number	Transfer <u>cash</u> value of (check one box only) <input type="checkbox"/> Full account/policy <input type="checkbox"/> Partial account/policy as indicated below or on attached list	

*** Please refer to bold statement in Client authorization section below** For use by relinquishing institution

Investment amount (\$)	Symbol and/or certificate/policy number	Delay transfer until (mm dd yyyy)
Investment description		
Investment amount (\$)	Symbol and/or certificate/policy number	Delay transfer until (mm dd yyyy)
Investment description		

PART 4 – CLIENT AUTHORIZATION

I hereby request the transfer of my account and its investments as described above.
I have requested a transfer in cash. I authorize the liquidation of all or part of my investments and I agree to pay any applicable fees, charges or adjustments.

X	Signature of account/policyholder	Date
X	Signature of preferred or irrevocable beneficiary (if applicable)	Date

PART 5 – ACCEPTANCE BY RECEIVING INSTITUTION

The receiving institution named above accepts the above request for transfer and, when the funds and an application for membership in the plan are received, will credit the annuitant or member under the plan or account number indicated.

Date	<u>Jiana Tremblay</u> Authorized signature	<u>VP, GRS Administration</u> Position or office
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PART 6 – FOR USE BY RELINQUISHING INSTITUTION ONLY

Registered type	<input type="checkbox"/> RPP <input type="checkbox"/> DPSP <input type="checkbox"/> RRSP (personal) <input type="checkbox"/> Locked-in RRSP (LIRA)		
	<input type="checkbox"/> RRSP (spousal) – Spouse's name _____ Social Insurance Number _____ - _____ - _____		
Locked-in funds <input type="checkbox"/> No <input type="checkbox"/> Yes	Original owner <input type="checkbox"/> Yes <input type="checkbox"/> No (no means funds originate from a former or deceased spouse/common-law partner)		
Locked-in amount \$	Governing legislation	Sex-distinct amount \$	Unisex amount \$
Contact name			Telephone ()
Authorized signature	Position	Date	

How to complete a transfer authorization form

If you have questions or need help to complete the form, call *Access Line* at **1-800-724-3402** to speak with a representative Monday to Friday between 8 a.m. and 8 p.m. ET. Additional transfer forms are available on *GRS Access* at www.grsaccess.com. Sign in, then go to Change your portfolio> Printable forms.

Before you begin your transfer authorization form, you'll need:

- Your social insurance number (SIN)
- Your policy/plan number (Look online at *GRS Access*, www.grsaccess.com, or on your plan member statement for your client policy/plan number.)
- Your latest statement from the financial institution holding the savings you wish to transfer. Depending on the financial institution, you may also be able to find the information online.

NOTE: If you're transferring your savings from a registered account that has a preferred or irrevocable beneficiary, that beneficiary will need to sign the form as well. To determine whether or not you have an irrevocable or preferred beneficiary, please contact the financial institution that currently holds your savings.

Part 1 – Your personal information

Ensure the personal information you enter here exactly matches the personal information on your group plan statement. For example, if you have used a middle name or a middle initial on your statement, include it here. It helps us make sure your savings are transferred to the correct person.

Part 2 – Information about your group plan

Provide the name of your employer/plan sponsor and your group policy/plan number. Then select the type of plan you are moving your savings into. The options are shown on the form:

- Registered pension plan
- RRSP
- Locked-in RRSP (LIRA)

Part 3 – Information about the financial institution which currently holds your savings

Provide the name and mailing address of the financial institution which now holds the savings to be transferred. Include details on your account or policy. You will find all this information on your statement or, depending on your financial institution, you may be able to find it online.

We recommend you ask the financial institution currently holding your savings if you'll be charged any transfer fees or deferred sales charges to transfer out of your current plan.

Part 4 – Sign and date

Sign and date the transfer form in this section.

If you are transferring a registered account with a preferred or irrevocable beneficiary, that person will also need to sign the form.

Part 5 – Great-West Life completes this section

Part 6 – The financial institution that currently holds your savings will complete this section

When you've completed the form, deliver it to the financial institution which holds the savings you want to transfer.



Your questions have met their match

See how we can help.



Call us

If you have questions about your group plan, call this number. We have a team ready to help.

Contact 1-800-724-3402

**Monday to Friday between
8 a.m. and 8 p.m. ET**



Manage your group plan with GRS Access

This is the place to go to check your account balance, learn about your investment options and manage your group plan.

grsaccess.com

Learn more with the smartPATH education program

Check out some tools and resources to help you understand retirement planning, saving, investing and more. There are videos, calculators and articles– all broken into different stages of your savings journey.

smartpathnow.com

See what else Canada Life offers

We have more than group retirement and savings plans. Learn about extra ways to save your money, how you can help protect you and your family and more.

canadalife.com