

PLEASE COMPLETE FIRST AND SECOND PAGE

A. Member's Statement

Employer Name			
<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms <input type="checkbox"/> Miss		Sex <input type="checkbox"/> M <input type="checkbox"/> F	
Last Name	First Name	Middle Initial	Date of Birth (MM/DD/YY)
Mailing Address			
Work Phone	Home Phone	Mobile Phone	
Email Address <input type="checkbox"/> Work <input type="checkbox"/> Personal			
Domicile for Tax Purposes (if required)		FATCA Requirements (Non-Registered/Savings Plan Members Only)	
 		<input type="checkbox"/> US Person (W-9 Form to be completed) <input type="checkbox"/> Non-US Person (W-8BEN Form to be completed)	

Beneficiary

Beneficiary Full Name	% of Benefit	Relationship to Member	Date of Birth (MM/DD/YY)	Address and Contact Number
Please assign a trustee if the above beneficiary(ies) is under 18 years of age, as minors cannot give a valid receipt and discharge for benefits payable.				
Trustee Full Name	% of Benefit	Relationship to Member	Date of Birth (MM/DD/YY)	Address and Contact Number
 	N/A			

Member's Signature

Date (MM/DD/YY)

Investment Options (Either Argus Select Funds Managed or Self-directed Funds)

I hereby authorize my employer to deduct from my earnings any contributions required by the Plan and request that all contributions, including employer contributions, be invested in accordance with my selection below:

1. Argus Select Fund Managed Option

Please check one option below based upon your risk profile (our Investment Strategy Questionnaire can be completed as a guide)

Guaranteed Account <input type="checkbox"/> 1 Year OR <input type="checkbox"/> 5 Year	Conservative Fund <input type="checkbox"/>
Moderate Fund <input type="checkbox"/>	Balanced Fund <input type="checkbox"/>
Growth Fund <input type="checkbox"/>	Aggressive Fund <input type="checkbox"/>

2. Self-Directed Investment Option

Please complete and submit the attached **Self-Directed Investment Election Form**

I understand that:

- If I do not make an investment election my contributions will default to the 1 year Guaranteed Account.
- The value of the units of any fund will fluctuate depending on the market value of the securities held by that fund. Neither the capital value nor the rate of return is guaranteed by any of the funds except the 1 year and 5 year Guaranteed Account.
- The allocation for each fund will be monitored and adjusted by AFL Investments Limited on an ongoing basis to conform to the objectives of the fund.
- My choice of fund and/or Guaranteed Account can be changed at any time, without charge, by completing an Investment Election Form.

B. Employer's Statement

Member's Social Insurance No.	Date of Hire			Date of Entry into Plan			<input type="checkbox"/> Registered Plan <input type="checkbox"/> Non-Registered Plan <input type="checkbox"/> Savings Plan
	Month	Day	Year	Month	Day	Year	
							Bermudian or Spouse of a Bermudian <input type="checkbox"/> Yes <input type="checkbox"/> No
Name of Employer							
Authorized Employer Representative (please print)							
Authorized Signature				Date (MM/DD/YY)			

Please send completed form to Argus Pensions via fax (441) 296-7920 or email pensions@argus.bm

Self Directed Investment Election

Name of Employer <i>if applicable</i>	Member's Name	SIN #
Type of Plan: <input type="checkbox"/> Registered <input type="checkbox"/> Non-Registered <input type="checkbox"/> Savings <input type="checkbox"/> Wealth Builder Plan <input type="checkbox"/> Individual Retirement Plan		
Investment Option - Self Directed		
I CONFIRM THAT I FULFILL THE DEFINITION OF A "SOPHISTICATED INVESTOR" IN THAT I OR MY INDEPENDENT ADVISORS HAVE SUFFICIENT EXPERIENCE AND KNOWLEDGE OF THE FINANCIAL MARKETS TO BE ABLE TO EVALUATE A PARTICULAR INVESTMENT ON ITS MERITS. I UNDERSTAND THE RISKS INVOLVED IN SELECTING THIS OPTION, AM ABLE TO BEAR THE ECONOMIC RISKS THERE UNDER AND HAVE DETERMINED THAT THIS OPTION IS SUITABLE AND APPROPRIATE FOR ME. I ACCEPT FULL RESPONSIBILITY FOR MY SELECTION AND THE CONSEQUENCES OF MY DECISION.		
Please check one of the boxes below. (If you do not make a selection, 1(a) will be the default.)		
1. a. <input type="checkbox"/> Rebalance my account now and annually on January 1 in accordance with the allocation below.		
b. <input type="checkbox"/> Rebalance my existing account now in accordance with the allocation below but then do not rebalance my account unless requested in writing.		
2. <input type="checkbox"/> (APPLICABLE FOR EXISTING MEMBERS ONLY) - This election is for my future contributions only, please do not rebalance my account unless requested in writing.		
	Allocation%	Allocation%
Guaranteed Account		Equity Funds – Europe/UK
Interest Accumulator - 1 Year		Fidelity European Growth Fund
Interest Accumulator - 5 Year		Fidelity European Smaller Companies Fund
Argus Select Funds		Russell Continental European Equity Fund
Conservative Fund		Vanguard European Stock Index Fund
Moderate Fund		Equity Funds – Global
Balanced Fund		Fidelity International Fund
Growth Fund		Orbis Global Equity Fund
Aggressive Fund		Russell World Equity Fund
Fixed Income Funds		Vanguard Global Stock Index Fund
Blackrock BGF USD Core Bond Fund		Vanguard Global Small Cap Index Fund
PIMCO Investment Grade Credit Fund		Equity Funds – Asia/Emerging Markets
Russell Global Bond Fund		Fidelity South East Asia Fund
Equity Funds USA		Orbis Japan Equity (USD) Fund
Russell US Small Cap Equity Fund		Orbis Asia ex-Japan Equity Fund
Russell US Equity Fund		Russell Japan Equity Fund
Vanguard US 500 Index Fund		Russell Asia Pacific ex Japan Fund
		Russell Emerging Markets Equity Fund
		Vanguard Japan Stock Index Fund
		Alternative Fund
		Orbis Optimal (USD) Fund
		TOTAL (must total 100%)
NOTE: 1. Allocating 100% to ONE fund is NOT recommended 2. Minimum 10% in any fund		
NOTE: Argus Pensions trades weekly on a Friday. The investment into the above funds will be made on the next available dealing date for that particular fund. This form is to be sent to pensions@argus.bm by Wednesday for a Friday execution.		

I understand that the value of mutual funds units will fluctuate depending on the market value of the underlying securities held by that fund. Neither the capital value units nor the rate of return is guaranteed except for the Guaranteed Account. I also understand that Argus Pensions has the right to add or replace any of the funds listed above and to reinvest the value of any eliminated fund in the fund(s) selected by Argus Pensions as a replacement. I understand that there is no assurance that the investment objectives of the above investment options, or any of the underlying offerings, will be achieved. I confirm, that I have made independent decisions as to the underlying offerings under the investment options above and further acknowledge that I am not relying on any communication (written or oral) provided by the Employer (if applicable), AFL Investments Limited, Bermuda Life Insurance Company Limited or Argus Pensions as investment advice or a recommendation to invest in said investment options and underlying offerings.

Member's Signature

Date (MM/DD/YY)