



Deloitte Private Investment Program (PIP)

Investor Handbook – June 2017

Deloitte Private Investment Program

Table of Contents

1	Welcome.....	2
2	Deloitte PIP Program at a glance.....	2
3	Benefits	3
4	Your service provider.....	3
5	Eligibility rules	3
6	Simplified GIMs process for permitted investments.....	4
7	Fees	4
8	Enrolment and program information	5
	8.1 Integra help desk enrolment.....	6
	8.2 Non-resident participants	6
9	Transferring money from other institutions.....	6
10	Selecting investment options/Investment advice.....	7
11	Making Contributions – Automatic (PACs) and Lump Sum	8
12	Making changes to your investment options	8
13	Account statements.....	9
14	Access to your account(s)	9
15	Investment advice.....	9
16	On-Going Service from Integra.....	10
17	Tax reporting.....	11
18	Withdrawals/Transfers out	12
19	Special circumstances.....	12
	19.1Retiring from Deloitte.....	12
	19.2 Leaving Deloitte	12
	19.3 Marriage breakdown	13
	19.4 Death.....	13
20	Getting help/Contacting Integra	13

Updated June 2017

Deloitte Private Investment Program

1 Welcome

Welcome to the *Deloitte Private Investment Program* ('Deloitte Program'). This program has been developed in response to requests for a cost effective and simplified method for Deloitte's partners and associate partners to invest while respecting their professional obligation and responsibility to maintain independence.

The Deloitte Private Investment Program was developed as a result of feedback from Partner Retirement Allowance discussions at the 2004 Annual Meeting which indicated that partners would be interested in opportunities to secure professional investment management services as a group. Subsequent investigations concluded that the best investment program choice would be to offer well-diversified pooled funds that are managed by a variety of institutional managers.

Pooled funds have the following advantages:

- They provide a means of accessing the broad market, which may include securities issued by restricted entities;
- They are efficient in terms of operating costs; and
- Independence rules apply to pooled funds at the total fund level.

2 Deloitte PIP Program at a glance

- The program is optional and completely voluntary
- To participate, you must be a Deloitte partner, a retired partner, an associate partner, or a retired associate partner
- The program is available to eligible participants in all provinces, with communication in either French or English, as specified by the investor (see section 5: Eligibility Rules for further information)
- Investment accounts eligible for the program include:
 - RRSP accounts, including locked in RRSPs (LIRAs)
 - Spousal and spouse's RRSP accounts
 - Non-registered (taxable) investment accounts of participants, spouses, trusts and corporations related to the participant.
- Registered Education Savings Plans ("RESPs") do not qualify for this program, nor do Tax Free Savings Accounts ("TFSA's")
- Participants in the program:
 - May transfer funds from other registered or non-registered plans into similar vehicles offered under this program, subject only to contractual obligations they presently have with existing fund managers
 - May withdraw investments at any time, subject to normal taxation rules and requirements
 - Will be charged investment management and administration fees directly on a monthly and/or quarterly basis
 - Will be able to review their account online
- The investment relationship is between Integra Capital Limited ("Integra") and the participant

3 Benefits

The benefits of the Deloitte Program are as follows:

- Institutional quality investment funds are available as investment choices
- Investment management fees (IMFs) are reduced significantly for this program. Fee savings are in the order of 0.20% to 1.50% per annum, which will result in better long term investment returns
- Quality administrative services
- Participants are assisted in managing their investments to avoid independence conflicts.

4 Your service provider

Integra provides investment management and administrative services to the Deloitte Program on very favorable terms. In fulfilling the administrative role, Integra has contracted the services of Conduent Incorporated.

Integra was chosen for the Deloitte Private Investment Program due to their service record and the administration services they provide for this type of program. Integra's role is to provide a platform of carefully chosen offerings, check them for compliance with our independence requirements, and provide dedicated administrative services.

To learn more about Integra, visit their website: www.integra.com

5 Eligibility rules

Before opening an account for individual investors, the Canadian regulatory authorities require Integra to ensure that the individual meets the definition of an "accredited investor". National Instrument 45-106 sets out the criteria an individual investor must meet in order to qualify as an accredited investor. The criteria are set out below in points 1 to 4.

You may join the program if you are a partner, a retired partner, an associate partner, or a retired associate partner, **and one** of the following applies. You:

1. Along with your spouse have financial assets (such as cash, securities, investment funds, contract of insurance) with a total value that net of any related liabilities exceeds \$1,000,000; (*note*: in calculating financial assets, the value of an investor's personal residence or other real estate **cannot** be included);

OR

2. Have a net income before taxes exceeding \$200,000 in each of the two most recent years, or if your net income before taxes combined with that of your spouse exceeded \$300,000 in each of those years, and in both cases, there is a reasonable expectation of exceeding the same net income level in the current year;

OR

3. Alone or with a spouse, have net assets of at least \$5,000,000; (*note*: in calculating net assets, the value of an investor's personal residence or real estate can be included);

OR

4. Have a company or trust that has net assets of at least \$5,000,000 as reflected in the most recently prepared financial statements or have a company or a trust, the legal owners of which satisfy the conditions in 1, 2, or 3 above.

6 Simplified GIMs process for permitted investments

A process has been developed between Deloitte and Integra to avoid independence problems and will significantly reduce the time and complexity of monitoring your investments through GIMS. This process applies only to the funds that are part of the Deloitte Program.

- Pooled funds will be cleared for independence by Deloitte before being made available to you.
- When you purchase funds from Integra that are part of the Deloitte Program, you do not need to enter the funds in GIMS since these investment choices are centrally monitored.
- Changes in the relationships for all pooled funds offered in the program that affect firm independence will be monitored by National Independence at Deloitte so that independence issues are reported immediately to participants and Integra.
- If a pooled fund that is part of the program becomes a restricted entity, both Deloitte and Integra will notify partners and associate partners who hold the restricted pooled fund.
- Responsibility for resolving independence violations remains between Integra and the participants. Participants will be required to authorise Integra to dispose of their investment in the restricted pooled fund to ensure that violations are cleared within the required time specified by the various professional and regulatory bodies.
- The money in the implicated pooled funds will be automatically transferred to the Lincluden Short Term Investment Fund if, within 15 business days of being notified of the violation, the participant has not provided Integra with written investment instructions to invest the funds otherwise. All future deposits destined for the restricted entity will also be invested in the Lincluden Short Term Investment Fund until the participant provides further instructions.

7 Fees

The investment management and administration fees noted on the attached schedule will be charged directly to your account. There are no additional or hidden fees other than the fees disclosed on the attached schedule. Charges for buying, selling or transferring are included in the investment management fee.

The fees will be paid for from a redemption of assets, on a monthly and/or quarterly basis, depending upon the funds selected. Please refer to the "Fee Schedule" or "Program Fees" in the "Program Handbook, investment fund and all other program information" link on your intranet "the Point" for information on the investment management and administration fees for this program.

As previously mentioned, the program includes reduced investment management fees. An example of potential savings is outlined below.

Example of fee comparison between Deloitte Private Investment Program and other retail programs

Notes:

- Both the investment management fee and administration fee are shown for the Deloitte Private Investment Program. There are no other or hidden fees for this program
- Prospective participants will have to check on administrative fees currently paid in their retail programs. Some retail funds do charge an administrative fee which is unknown and not stated here

	Bissett	Beutel Goodman	Integra	Lincluden	Trimark	Templeton
Amount	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000
Fund	Can Equity	Can Equity	Can Value Growth	Balanced	Canadian	Growth
Retail Fee (% p.a.)	1%-2%	1.25%	n/a	1.75%	1.75%	1.60%
Total Retail Fee (\$ p.a.)	\$1,500-\$3,000	\$1,875	n/a	\$2,625	\$2,625	\$2,400
Deloitte Fees (% p.a.)*	0.50%	0.60%	0.41%	0.55%	0.70%	0.85%
Admin Fees (% p.a.)*	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
Deloitte Fees (\$ p.a.)	\$750	\$900	\$615	\$825	\$1,050	\$1,275
Admin Fees (\$ p.a.)	\$450	\$450	\$450	\$450	\$450	\$450
Total Deloitte Fees (\$ p.a.)	\$1,200	\$1,350	\$1,065	\$1,275	\$1,500	\$1,725
Savings (\$ p.a.)	\$300-\$1,800	\$525	n/a	\$1,350	\$1,125	\$675
Savings (% p.a.)	20%-60%	28.0%	n/a	51.4%	42.9%	28.1%

Administrative Fees:

The Administration fee that your record-keeper charges for your accounts is 0.10% per annum or 1/12th of this amount monthly (guaranteed for a period of one year, effective July 2016), plus applicable taxes.

8 Enrolment and program information

You will find various enrolment and other program information on your intranet site “the Point”:

- 1. Enrolment Forms and Documentation** – (Registered and/or Non-Registered). Please print the appropriate enrolment form(s). Complete all fields on the form. For spousal and spouse’s RRSPs, your spouse is the applicant/annuitant and they must complete their own form. In addition, in the case of a spousal RRSP, your personal information would be entered by your spouse ONLY in the “Contributor” section of the form. For non-registered accounts, as noted on the non-registered enrolment form and Appendix 1 of the Investment Management Agreement (IMA), you will also be required to provide us with original documents to support verification of your identity, as outlined in Appendix 3.
- 2. Investment Management Agreement (IMA)** – Please print and complete this agreement and provide us with the documentation requirements set out in Appendix 1 and 3.
If your spouse is also opening an account (either a spousal RRSP or their own RRSP or non-registered account), he or she must also print and sign their own copy of this agreement and provide us, if applicable, with the documentation requirements set out on Appendix 1 and 3.
- 3. Fund description pages, the Privacy Policy, the Schedule of Fees, and the Choosing Your Investments** tool can be printed, reviewed and used at your discretion. You do not need to sign or return any of these materials.
- 4. Sign and date the forms and agreements** referred to in 1 and 2 above and provide us, if applicable, with the documentation requirements set out on Appendix 1 and 3

of the IMA and return them to Integra at:
Integra Capital Limited
Attention: Deloitte Program Representative
2020 Winston Park Drive, Suite 200
Oakville, Ontario, L6H 6X7

5. Integra will review the materials and may contact you if additional information is required. Until such time as you have been notified that you are eligible to join the Program, please do not send us any cheques or wire transfers or have your current provider, financial institution or broker send us any cheques or wire transfers.
6. Prior to Integra investing assets transferred from other institutions or regular deposits, you will be required to complete sections 2-4 of a Risk Acknowledgement Form (RAF) and to send this Form back to Integra. This Form is required pursuant to Securities Legislation and will be sent to you after step #5 above has been completed.
7. Integra will confirm that you qualify as an accredited investor, your partnership/employment eligibility and that neither you nor any family members are politically exposed domestic or foreign persons (as defined in the IMA) for the Program with Deloitte.
8. Your information will be entered into the record-keeper's system and a Welcome Letter will be sent to the home address provided on the enrolment form. This letter will also contain the details for registering and accessing your account through Conduent's secure online account access service.

8.1 Integra help desk enrolment

Alternatively, Integra can provide you with a hard-copy enrolment package directly. Please call 1-800-363-2480 and request a Deloitte PIP (Private Investment Program) enrolment package if you prefer this option.

8.2 Non-resident participants

If you do not reside in Canada, please contact Integra at 1-800-363-2480 before completing any forms. If you move offshore and become a non-resident of Canada, you will be unable to make any additional contributions to your accounts or conduct switches between funds, regardless if the account is registered or non-registered, for the period while you are a non-resident of Canada.

9 Transferring money from other institutions

All eligible participants may transfer cash and funds from other registered (RRSP, LIRAs, Pension Plans, DPSPs) or non-registered plans into similar vehicles offered under this program. Until such time as you have been notified by us that you are eligible to join the Program, please do not request that your current provider, financial institution or broker send us any cheques or wire transfers. To complete these transfers, you need to:

1. Contact your broker or current provider to obtain a list of all your accounts, account numbers and fund investments.
2. Ask the broker or provider if there are any back-end load fees, deferred sales charges, or redemption charges/fees that will be payable if you move these assets to the

Deloitte Program. If there are such charges/fees, you will have to determine whether costs justify a transfer.

3. If you currently have non-registered plans, please ask your broker or provider to give you Adjusted Cost Base (ACB) reports and details for these non-registered accounts. These reports will help you determine if there will be realized capital gains if/when they liquidate the investments.
4. Should you decide to proceed with the transfer, ensure that you have first enrolled in the Deloitte Program by completing an enrolment form and signing and returning the enrolment form and the Investment Management Agreement (IMA). You will then need to complete transfer forms.
 - For transfers from an RRSP, you will have to obtain a T2033 from Integra.
 - For transfers from a Locked-in RRSP, you will have to obtain both a T2033 and a Locking-in agreement from Integra. Where amounts transferred represent locked-in benefits under applicable legislation, such amounts will be treated as locked-in benefits under the Deloitte Program and this legislation should be included on the locking-in agreement.
 - For transfers from a non-registered plan, a simple letter to your current broker/provider, including Integra's contact information will be sufficient:
Integra Capital Limited
Attention: Deloitte Program Representative
2020 Winston Park Drive, Suite 200
Oakville, Ontario
L6H 6X7
5. Once you have completed and signed the appropriate forms and provided us with the required documentation as set out in Appendix 1 and 3 of the IMA, send them to Integra at the above address and Integra will forward them to the respective relinquishing institutions on your behalf.
6. Your broker/provider will now deal directly with Integra to process the transfer.
7. Integra will confirm the investment once they receive the transfer from your broker/provider. At this time, Integra will provide you with a Risk Acknowledgement form (RAF) to be completed and returned prior to the transfer proceeds being invested in your account. You will be required to complete sections 2 to 4, sign and send the RAF back to Integra. Please note that the transfer amount will automatically be invested in the funds selected on your RAF form.

10 Selecting investment options/Investment advice

Integra has developed 4 easy steps to assist you in selecting and maintaining investment options that are right for you:

- Step 1:** Determine the type of investor you are and the funds that are best suited for you.
- Step 2:** Ensure you understand the different types of risk categories associated with each of the fund options.
- Step 3:** Make selections that are suitable to your personal needs.
- Step 4:** Review your investment options on a regular basis.

Integra will review all fund selections to confirm suitability and must approve before placing

the trade(s).

Please refer to the "Investment Fund Options" link found on the Integra page through your intranet site "the Point" for more information on these steps. You will also find one-page descriptions of the investment fund offerings in this link.

Please note that you are not required to use this tool as it is only meant as a guide. Although they may appear standardized, these enrolment form questions are a requirement of the securities regulators.

11 Making Contributions – Automatic (PACs) and Lump Sum

You may make contributions to your accounts by:

1. Pre-Authorized Contribution (PAC). If you would like to make on-going monthly contributions to your account(s) through an automatic monthly deduction from your bank account, please print and complete one PAC form for each applicable account. PACs are withdrawn from your bank account on the last business day of each month. Please remember to include a copy of a void cheque with each PAC application.
2. Cheque. If you would prefer to contribute via a cheque (instead of by PAC), cheques should be made payable to "Integra Capital, in Trust".
3. Electronic Transfer. If you would prefer to contribute via an electronic transfer of funds (instead of by monthly PAC or individual cheques), you can contact Integra for a copy of their wire instructions. These instructions should be provided to your bank. At the same time, an emailed set of instructions should be sent to Integra, detailing the account holder's name and account type that is to be deposited to, the expected date and amount of the wire, the name of the bank sending the wire, and finally details of any special investment (fund allocation) instructions. Please note that your bank may charge a fee for performing this electronic (wire) transfer.

Prior to Integra investing any contributions, you will be required to complete sections 2-4 of a Risk Acknowledgement Form (RAF) and to send this Form back to Integra. This Form is required pursuant to Securities Legislation and will be sent to you once we receive notice of your contribution and know the exact amount that is being invested. Please note that those investors who contribute by PAC will only need to complete the RAF form once per calendar year or upon any requested change to your PAC instruction.

12 Making changes to your investment options

You may make changes to your investments, either for contributions already made or for future contributions at any time, by completing a Change Form (downloadable from your intranet site "the Point" or obtainable from Integra), and submitting this form directly to Integra.

Any changes to your investments for future deposits or fund transfers will be processed once Integra receives and approves your request, the Risk Acknowledgement Form is completed and returned, and after any pending transactions have been processed.

If you are transferring between funds in your non-registered plan, the sale of any fund's units is a taxable event. You are responsible for calculating and reporting any potential capital

gains realized as a result of the sale of any fund's units, for such transfers.

13 Account statements

You will receive quarterly statements, reporting all activity within your accounts and your accumulated account balances. Quarterly statements are mailed to your home approximately three weeks after each calendar quarter-end date (i.e. 3 weeks after March 31st, after June 30th, after September 30th and December 31st).

14 Access to your account(s)

Access to your account is not limited to quarterly statements. Through the use of a secure user ID and password, you can review your account 24 hours a day, 7 days a week via the web.

Via the web (www.buckconsultants.ca/deloitte_pip) you will be able to:

- Obtain your account balance,
- Review your account balance by plan and by fund,
- Review your allocation among investment fund options for on-going deposits,
- Review your address
- Run a detailed statement over any date range

In addition, the web-site also provides access to the following information:

- Your Quarterly Member Statements (archived PDF versions)
- Your tax slips (archived PDF versions)
- Fund Description pages

Online account access and registration details will be provided in the "Welcome Letter" mailed to your home after your completed enrolment forms have been received and processed.

The first time that you access your personal account via the web, you will be instructed to enter certain personal information in order to register and set up your access. The system will then prompt you to enter a password. This password will not appear on any type of communication. If you forget your password, you can reset it by clicking on the forgot password link.

15 Investment advice

The Deloitte Private Investment Program includes the services of a registered Integra Investment Advisor to help you with your investment decisions. These services are available at no additional cost.

To obtain investment advice, contact Carl Hiltz at (905)829-7281 or toll free at 1-800-363-2480 or via email at cwhiltz@integra.com. Carl Hiltz is a Portfolio Manager & Chief Financial Officer of Integra. He is a member of Integra's Investment Policy Committee and serves as Integra's Chief Compliance Officer. He is an MBA graduate of the University of Windsor and has

both the CFA and CMA professional designations. Carl has more than 30 years of investment experience, has been with Integra since 1996 and is one of Integra's shareholders. Prior to joining Integra, he was Treasurer of a public information technology company where he chaired the pension committee and managed an investment portfolio for the firm's excess operating cashflow.

For those members of the Program who would like investment advice in French, please contact Julie Vilain at (905) 829-7331 or toll free at 1-800-363-2480 or via e-mail at jvilain@integra.com. Julie Vilain is a Portfolio Manager at Integra. She is a Masters in Economics graduate of the Université Libre de Bruxelles and has the CFA professional designation. Prior to joining Integra, she worked at Bank Degroof Belgium as an equity research analyst and then assumed the role of a private wealth manager.

16 On-Going Service from Integra

As previously outlined in Section 3 (Benefits), the intent of this program is to offer a program that is cost effective to investors. In order to do this, Deloitte has negotiated not only very attractive fees but also an on-going service package delivered mainly through your intranet site "the Point".

This service package includes the following:

- During enrolment and on an on-going basis, you may speak directly with one of Integra's registered portfolio managers to get assistance with your investment decisions. In addition, Integra staff is available to assist you with the completion of the enrolment forms and document requirements as set out in Appendix 1 and 3 of the IMA and any transfer forms in case you decide to move other assets into this program.
- At enrolment and whenever you make an investment change, Integra will automatically review your investment fund selections to ensure they are suitable for you (in accordance with the answers you provided to the questions under "Securities Regulations Requires..." area on your enrolment form). If the investments are not suitable, Integra will contact you directly.
- On-line access to your accounts is available 24 hours a day, 7 days a week. Confirmations for fund switches/transfers and withdrawal transactions will be mailed directly to your home as well as retained electronically via your secure online access (in PDF format).
- Four weeks after each calendar quarter end date, a financial market and economic update will be available through your intranet site "the Point". This commentary provides an update on the major asset classes and the economy.
- Approximately three weeks after each calendar quarter you will receive (via mail) a detailed statement of your account holdings and activity. If you would like to receive a more frequent statement, please contact Integra or log into your account on-line, where you can generate a statement over any date range, at any time.
- Semi-annual webcasts will be available through your intranet site "the Point", four weeks after June 30th and December 31st. This recorded presentation reviews the economic environment and the performance of the major asset classes for the last 6 months, using visual aids such as charts and slides.
- At the beginning of each year you will receive in the mail an Adjusted Cost Base (ACB) letter that reports the ACB values, by fund, for your non-registered investments within the Deloitte Program, as at the prior year end date. You may find this information relevant for tax reporting purposes.

- For RRSP investors, since your plan contributions are tax deductible, contribution receipts will be mailed to your home twice a year: one receipt will be for contributions made in the first 60 days of the year. On your income tax return, you can claim the contributions made in the first 60 days of the year either in the year in which they were made or in the previous calendar year; the second receipt will be for contributions made in the last 10 months of the year.

Please note that although Integra is registered as a portfolio management firm, Integra is not a brokerage firm and does not offer a broker type of service. Therefore, Integra will not call you on a regular basis to review your investments or to obtain personal information updates. Nonetheless, their team is readily available to have a discussion with you regarding the program and your investments.

17 Tax reporting

RRSP tax reporting

The contributions you make to RRSP accounts within the Deloitte Program are tax deductible. The investment earnings that accrue to these contributions are also tax sheltered. As previously outlined, you will receive two official tax receipts, as evidence of your contributions.

One receipt will be for contributions made in the first 60 days of the year. On your income tax return, you can claim the contributions made in the first 60 days of the year either in the year in which they were made or in the previous calendar year.

The second receipt will be for contributions made in the last 10 months of the year. Electronic copies of both receipts can be found through your on-line account on the Conduent website. Please refer to section 14 for access details.

Non-Registered Plan tax reporting

There are no tax savings on contributions or on the investment earnings that accrue on your contributions for non-registered plans. In March of each year, T3 slip(s) (one for each fund in which you invest) will be mailed to your designated address on file. These slips detail the realized earnings accumulated in this plan throughout the year and must be included with the income tax return that you are completing for the prior year. As with RRSP receipts, electronic copies of the T3s can be found through your on-line account on the Conduent website. Please refer to section 14 for access details.

In addition, and as with any taxable or non-registered plan, should you sell units or holdings from any fund, at any time, this sale constitutes a taxable event. There are many reasons why a sale might occur including a plan withdrawal, transfer of assets from one investment fund to another, the closure of a fund by the fund manager and the closure of a fund due to a move to a new record-keeper. For taxable events, you are required to calculate the capital gain realized in such sales. As the calculation of this capital gain includes the adjusted cost base of the units sold, you should track your adjusted cost base, per investment fund, on an on-going basis. The ACB letter that Integra provides annually is meant to assist you with these calculations.

18 Withdrawals/Transfers out

Please note that you may withdraw your investments at any time. To do so:

- Send your request via e-mail (to clientservice@integra.com), or fax (905-829-0358) or by mail (see section 10 for Integra's mailing address)
- If you request a cash withdrawal from your RRSP, withholding tax will be deducted and the net proceeds will be sent to your designated address. A T4RSP will also be sent to you, as evidence of the tax withheld and for use in preparing your income tax return.
- If you would like to transfer your RRSP to another provider, you will first need to obtain a pre-signed T2033 from that provider and send it to Integra. There are no taxes withheld should you wish to transfer your RRSP to another qualifying RRSP.
- If your transfer is from a locked-in RRSP (or LIRA) to another locked-in RRSP or (LIRA), you will need to obtain a pre-signed T2033 from that provider, a signed locking-in agreement from that provider and send these forms to Integra.
- If you are transferring your non-registered assets to another provider OR requesting a cash withdrawal, you will only need to send a withdrawal request to Integra, via e-mail (to clientservice@integra.com), or fax (905-829-0358) or by mail. Withholding tax is not deducted for withdrawals from non-registered plans nor for transfers from one non-registered plan to another non-registered plan. You are responsible for calculating and reporting any capital gains realized as a result of such withdrawals.

19 Special circumstances

19.1 Retiring from Deloitte

You can continue to be a participant in the Deloitte Program if you retire from Deloitte and are entitled to receive a Partner Retirement Allowance, or receive a payment from the pension plan. Please notify Integra at 1-800-363-2480 should your status change at Deloitte.

19.2 Leaving Deloitte

If you otherwise leave Deloitte, you must make arrangements to transfer your funds from the program, as well as those of your spouse, as applicable, as follows:

RRSPs

- Transfer your RRSP balances tax-free, to any personal registered retirement savings plan with any other financial institution; or
- Transfer your RRSP balance tax-free, to a registered account if the plan accepts such transfers; or
- Receive your RRSP balance in cash, in which case income tax will be deducted from such balance.

Non-Registered Investments

- Receive your non-registered account balance in cash. Tax will not be deducted from such balance as contributions were made on an after-tax basis; or
- Transfer your non-registered account balance to another non-registered account.

Tax will not be deducted during such transfer as contributions were made on an after-tax basis.

- You are responsible for calculating and reporting any capital gains realized as a result of such withdrawals.

Once you decide which action to take, you will need to follow the withdrawal procedures outlined in Section 18.

19.3 Marriage breakdown

In the event of a marriage breakdown of a participant and their spouse due to divorce, annulment, separation, or dissolution of a common-law relationship, monies will be divided in accordance with a written domestic contract or court order under the applicable Family Law Act.

In addition, in the case of a marriage breakdown, the former spouse will no longer be eligible to remain in the Deloitte Program. They must withdraw all of their plan account balances within 60 days of receiving notice that they are no longer eligible. It is the responsibility of the participant to immediately notify Integra that this situation exists so Integra can contact the former spouse and provide the appropriate withdrawal documentation.

19.4 Death

Your beneficiary or estate will be entitled to receive the full value of your RRSP account balances. If your spouse is your beneficiary, the monies may be transferred tax-free to his/her RRSP or settlement may be made as a lump sum cash payment. Any cash settlement will be subject to taxation.

Your beneficiary or your estate will be entitled to receive the full value of your non-registered account balances. The beneficiary or estate will be responsible for calculating and reporting any capital gains realized as a result of such withdrawals.

Please note that your surviving spouse (and all of your related accounts) can continue to be a participant in the Deloitte Program.

20 Getting help/Contacting Integra

Should you require more information on:

- Your personal account transactions, and/or account balance
- The investment fund offerings, including investment returns and investment risk
- Selecting investment options suitable to you

Contact Integra at 1-800-363-2480 and ask for a representative assigned to the Deloitte Program.



Investor Handbook

Questions – How to Contact Us
Phone: 905-829-1131 Toll-Free: 1-800-363-2480
Web: www.integra.com
E-mail: ClientService@Integra.com