



IWA-FOREST INDUSTRY LTD PLAN DIRECT DEPOSIT AUTHORIZATION

Telephone 604-433-6310 Toll Free 1-800-663-4384 Facsimile 604-433-0518

SECTION A: MEMBER INFORMATION

Last name	First name	Middle initial	Social insurance number or LTD ID#
Home phone #	Street address, City, Province, Postal code		

SECTION B: FINANCIAL INSTITUTION INFORMATION

The following is required if you wish to have your payments deposited directly into your account:

- **For chequing accounts:** you must attach a *personalized (custom printed name and address)* void cheque when returning this form.
- **For savings accounts:** you must attach an MICR Encoding* when returning this form.
(*MICR Encoding is a printout from your financial institution)

Please attach a "VOID" personalized (custom printed name and address) cheque or MICR ENCODING.

Without the above items, the IWA-Forest Industry LTD Plan cannot deposit the payment into your account. Please note that this account must be an account registered solely in your name or one in which you are a joint depositor. **Payments cannot be deposited into another person's account.**

Is this a joint account? YES NO

SECTION C: ACKNOWLEDGEMENT AND AGREEMENT

I hereby authorize the Trustees of the IWA-Forest Industry LTD Plan (the "Plan") to deposit all LTD payments due to me under the terms of the Plan directly into the account described above.

I acknowledge that although no amounts may be payable to me or my estate by the Plan after my death, it is possible that direct deposits to my account may continue until the Plan is notified of my death and terminates the direct deposits. In consideration of the Plan agreeing to make direct deposits to my account, I hereby agree that:

1. Any monies directly deposited to my account after my death, which, under the terms of the Plan are not payable to my estate (an "Overpayment"), are held in trust for the Plan and are to be repaid to the Plan forthwith;
2. The Administrator of the Plan is entitled to request from time to time satisfactory evidence that I am alive and therefore that LTD benefits continue to be payable to me under the Plan. The Administrator may, in his/her discretion, discontinue to direct deposit my LTD payments until such evidence has been received by him/her.

<p>In the event an Overpayment is credited to my account, I authorize my Financial Institution to refund such Overpayment to the Plan from my/our account.</p>	<p>_____ SIGNATURE OF MEMBER</p>
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These agreements are binding upon me and my heirs, executors, administrators and personal representatives. This authority will remain in effect until I have given the Plan written notice to terminate it. I understand that I must give the Plan enough notice to allow reasonable time to act on my instructions.

If applicable:

SIGNATURE OF MEMBER DATE

SIGNATURE OF JOINT ACCOUNT HOLDER DATE

SIGNATURE OF WITNESS DATE

NAME OF JOINT ACCOUNT HOLDER (PLEASE PRINT) PHONE #

NAME OF WITNESS (PLEASE PRINT)

IWA – FOREST INDUSTRY LTD PLAN (the “Plan”) DIRECT DEPOSIT OF YOUR LTD PAYMENTS

Setting up direct deposit is simple, convenient and offers additional advantages. It is recommended that you take advantage of the direct deposit offered by the Plan for several reasons:

- You don't have to go to the bank to deposit your LTD cheque as your entitlement will automatically be deposited into your account on the 1st of every month.
- You eliminate the possibility of losing or misplacing your cheque.
- If you are planning to be away from home for short periods of time, you don't have to worry that your cheque is not deposited on time. Your LTD payment will be deposited for you; hence your money is accessible wherever you are.
- Your LTD payment will be credited to your bank account should there be a disruption in the postal service.
- Direct Deposit is confidential. Money is transferred electronically and passes through fewer hands, greatly reducing the number of people who may see your personal information.

Please notify the Plan, in writing, of any changes in your bank account or address.

PLAN OFFICE

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