



Application Form
Group Retirement Savings Plan (RSP)

Please print clearly in the blank boxes.

Return to:
Home Depot
Human Resource manager

Tell us about your plan

If you aren't sure how to complete any of these boxes, your Plan Administrator can help you or you can call Customer Service at 1-866-212-4321.

Plan Sponsor/Employer The Home Depot		Group annuity policy number 20002257
Associate number	Date you are joining the plan (mmm/dd/yyyy)	

Your personal information

Gender	First name	Middle initial	Last name
Mailing address (number, street and apartment number)			
City	Province	Country	Postal Code
Date of birth (mmm/dd/yyyy)	Social Insurance Number (SIN)		Marital status
Your preferred language	Telephone number	Ext.	Email address

Name your beneficiary (or beneficiaries)

A **revocable** beneficiary can be changed at anytime.

An **irrevocable** beneficiary can only be changed with written consent from that beneficiary. You will also need your beneficiary's consent to withdraw or transfer money from your account.

If you want to name more than three beneficiaries, attach a separate page with the names and the percentage of proceeds for each beneficiary.

If you have locked-in money in your RSP and you are married on the date of your death, the law may require any death benefit be paid to your spouse, regardless of other beneficiaries you've named.

If you die while your beneficiary is still a minor, the trustee you name on this form will act on the child's behalf.

If you do not name a beneficiary, proceeds will be paid to your estate.

Check here if you have attached a separate page listing your beneficiaries. Please sign and date.

Name	Relationship	Percentage of proceeds

The above beneficiary designations are considered revocable unless you write "irrevocable" in the chart above.

For Quebec only:

The designation of a spouse as a beneficiary is deemed to be irrevocable unless specified here: Revocable

Trustee for a minor beneficiary named above (not applicable in Quebec)

Any payment to a beneficiary who is a minor will be paid in trust to the trustee named below.

In Quebec, the proceeds will be paid in trust to the minor child's tutor.

Trustee name	Relationship
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Your investment instructions

If you do not complete this section, or the total does not add up to 100%, your contributions will be invested in the plan default fund.

You can go online at anytime to change the funds you have chosen.

The minimum amount you can invest in a fund is 5%.

Percentages must be whole numbers.

Note: the investment performance of a market-based fund is not guaranteed.

Specify the percentage of contributions you want to invest in each fund. Your percentages must add to 100%.

Fund Code	Fund Name	%
1001	MLI 1 year GIA	
1003	MLI 3 year GIA	
1005	MLI 5 year GIA	
2321	MLI BlackRock LifePath Index Retirement Fund	
2323	MLI BlackRock LifePath Index 2015 Fund	
2324	MLI BlackRock LifePath Index 2020 Fund	
2325	MLI BlackRock LifePath Index 2025 Fund	
2326	MLI BlackRock LifePath Index 2030 Fund	
2327	MLI BlackRock LifePath Index 2035 Fund	
2328	MLI BlackRock LifePath Index 2040 Fund	
2329	MLI BlackRock LifePath Index 2045 Fund	
3132	MLI Canadian Money Market Fund	
4271	MLI PH&N Bond Fund	
5631	MLI Beutel Goodman Balanced Fund	
7132	MLI MAM Pooled Canadian Index Fund	
7451	MLI Mawer Canadian Equity Fund	
8131	MLI MAM US Equity Index Fund	
8361	MLI Sprucegrove International Equity Fund	
9043	Home Depot Unitized Stock Fund	
Total selected must add up to 100%		100%

Authorize your employer to deduct voluntary contributions

You authorize Home Depot to deduct the following amounts from your pay **each pay period** and submit these contributions to Manulife to invest in this plan.

I authorize Home Depot to deduct _____% or \$ _____ per pay to be deposited into the RRSP.

Note: Payroll deductions will begin when Home Depot receives the completed, signed form.

Please sign here

You confirm that you have read, understood and agreed to the information in this form, including the *Enrolment and Registration Authorization* section below, and the *Personal Information Statement*. You also confirm that information in this form is correct to the best of your knowledge.

Enrolment and Registration Authorization

You request that Manulife enroll you as a Member in this plan and register you in a Retirement Savings Plan (RSP) under the Income Tax Act (Canada). If you live in Quebec, you request that you be registered in a RSP under the Taxation Act (Quebec).

You understand that any withdrawals from your RSP will be taxed according to the rules outlined in the Income Tax Act (Canada) or the Taxation Act (Quebec), as applicable. You understand that withdrawals may be restricted under the terms of the plan.

You authorize the Plan Sponsor (your employer) to remit contributions and to deliver directions to Manulife on your behalf.

You request that Manulife accept a transfer of locked-in funds into the plan, if applicable, according to the terms described in the Locked-in Retirement Account (LIRA) or locking-in addendum. You understand that with respect to such funds, these terms will override the group RSP contract.

Your signature (as the annuitant)	Date signed (mmm/dd/yyyy)
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For Manulife use

Manulife customer number	Date (mmm/dd/yyyy)	Document version
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The personal information statement

Your consent to use your personal information

By signing this Application form, you give your consent for us to obtain, verify, and share your personal information, as set out below, in administering your account, now and in the future, with the plan sponsor, the plan administrator, the plan advisor and its employees and other parties in the performance of their duties for us.

You authorize us to use your Social Insurance Number (SIN) if applicable, to uniquely identify you during the administration of your account.

How we will maintain and use your personal information

You agree that we may use the personal information that we collect to:

- comply with legal and regulatory requirements,
 - confirm your identity and the accuracy of the information you've provided,
 - conduct searches to locate you and update your member information,
 - administer this plan while you actively work for your employer, and after you no longer work with your employer,
 - administer any other products and service that we provide to you, and
 - determine your eligibility for, and provide you with details of, other select financial products or services that may be of interest to you that are offered by us, our affiliates or other select financial product providers.
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Who may access your personal information

The following individuals may have access to your personal information:

- our employees and representatives who require this information to do their jobs,
- the plan advisor, including its employees, appointed by your Plan Sponsor to provide ongoing benefit counselling or plan administrative services,
- people to whom you have granted access,
- people who are legally authorized to view your personal information, and
- service providers who require this information to do their jobs.

This may include data processing, programming, printing, mailing, distribution, research and marketing or administration and investigation services.

Asking us not to use your personal information

You may withdraw your consent for us to use your SIN for non-tax administration purposes. You may also withdraw your consent for us to use your personal information to provide you with other product or service offerings, except those that are mailed with your statements.

If you wish to withdraw your consent for us to collect, use, retain or share your personal information, you may contact us by phoning our customer service centre at **1-888-727-7766** or by writing to the Privacy Officer at the address below.

How long we can keep your personal information

You authorize us to keep your personal information for the longer of:

- the time period required by law and by guidelines set for the financial services industry, and
- the time period required to administer the products and services we provide.

The information we collect with your consent will be protected and maintained in your Manulife plan member file.

The personal information that we must have

You may not withdraw your consent for us to collect, use, retain or share personal information that we need to issue or administer your account unless federal or provincial laws give you this right. If you do so, we may no longer be able to properly administer your account and this is what could happen:

- benefits will not be payable as provided under the plan,
 - we may treat your withdrawal of consent as a request to terminate your contract, and
 - your rights, and the rights of your beneficiary or estate under the plan may be limited.
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Recording your customer service calls to us

We may record your customer service calls to us for the following reasons:

- quality service controls,
- information verification, and
- training.

If you do not wish to have your calls recorded, you must communicate with us in writing to Group Retirement Solutions, 25 Water Street South, Kitchener, ON N2G 4Y5, and request that any response by us also be in writing.

Questions, updates and requests for additional information

If you have a request, a concern, or wish to receive more information about our privacy policies, or if you wish to review your personal information in our files or correct any inaccuracies, you may contact us by sending a written request to: Privacy Officer, Group Retirement Solutions, 25 Water Street South, Kitchener ON N2G 4Y5.
