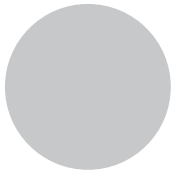


No two investors are exactly alike. Your current financial situation, retirement goals and investment experience all play very important roles in determining what mix of investments is right for you.

This short questionnaire is designed to help you understand your tolerance to the types of risk you may experience as you save for retirement. Complete the questionnaire and compare your total score to the four pie charts at the bottom of the page to identify an asset mix that may suit you.

INVESTMENT RISK QUIZ

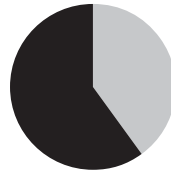
Answer these questions and total your score at the bottom	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Score
1. I seek the maximum possible investment return even though, in the event of an extended down market, it could take several years to recover from potential losses.	5	4	3	2	1	
2. I am unwilling to take several years to recover from losses. I prefer investments with the lowest possible risk, regardless of return.	1	2	3	4	5	
3. I will take only the amount of investment risk required to avoid loss of buying power from inflation.	1	2	3	4	5	
4. The safety of my retirement savings is important because I will have no other significant financial resources for retirement.	1	2	3	4	5	
5. The growth of my retirement savings is important because I will have no other significant financial resources for retirement.	5	4	3	2	1	
6. I will sacrifice maximum returns in exchange for steadier, more consistent growth of my assets.	1	2	3	4	5	
7. I will invest for higher returns and accept higher risk so that I may save enough to improve my retirement lifestyle.	5	4	3	2	1	
8. If I can contribute more to my savings plan, I'll likely take less risk and settle for a lower return.	1	2	3	4	5	
9. If there were such a thing as a guaranteed investment, I would put all my money into it even if returns were lower than inflation.	1	2	3	4	5	
10. In how many years do you intend to retire?	0-4 years 1	5-10 years 2	11-15 years 3	16-20 years 4	21+ years 5	
TOTAL						



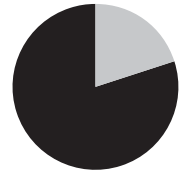
Stocks: 0% Bonds: 100%
10 to 18 points
CUMIS Retirement Security Fund



Stocks: 40% Bonds: 60%
19 to 30 points
CUMIS Conservative Balanced Index Fund (BlackRock)



Stocks: 60% Bonds: 40%
31 to 42 points
CUMIS Moderate Balanced Index Fund (BlackRock)



Stocks: 80% Bonds: 20%
43 to 50 points
CUMIS Aggressive Balanced Index Fund (BlackRock)

OFFICE USE ONLY - PLAN # _____

KEY # **7290-** _____

I have been made aware of the benefits available to me under the Group Retirement Savings Plan (the "Plan") offered by the British Columbia Regional Council of Carpenters (the Planholder) and have elected to participate. **In order to enrol you in the retirement savings plan, the following data is required.**

ANNUITANT INFORMATION

Annuitant is the owner of the Plan.

Annuitant _____
First Name Initial Last Name

Address _____
Street City Province Postal Code

Social Insurance Number _____ Male Female Date of Birth _____
MMM/DD/YYYY

Telephone (_____) _____ Email _____

BENEFICIARY INFORMATION

The person(s) to whom proceeds are payable on death of Annuitant under terms of the Plan. This designation is revocable, unless specified otherwise.

Beneficiary _____
First Name Initial Last Name

Relationship to Annuitant _____ Share % _____

Beneficiary _____
First Name Initial Last Name

Relationship to Annuitant _____ Share % _____

Trustee* _____ Relationship to Annuitant _____

*If the beneficiary is under 18 years of age at the time of death, the death benefit shall be payable to the Trustee.

INVESTMENT OPTIONS

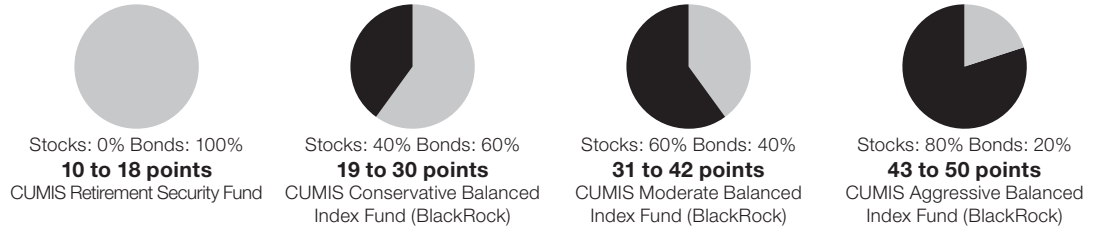
To be completed only if applicable.

If your Risk Tolerance score is not entered and you have not chosen any of the four funds, the default fund will be 100% to the CUMIS Retirement Security Fund.

NOTE: All funds, except for the CUMIS Retirement Security Fund, are market-based funds which do not contain any rate or principal guarantees for BlackRock funds, there is a minimum deposit of \$25 per fund.

Complete the "Understanding Your Risk Tolerance" form and enter your score here: _____

The investment risk quiz must be completed, and your score input above, prior to returning to the Carpenter's Union.



Based on the result from your investment risk quiz, your investments in the Group RRSP plan will be directed to the fund that is represented by your score on the investment risk quiz. Otherwise, please indicate your investment choice below:

CUMIS Retirement Security Fund	CUMIS Conservative Balanced Index Fund (BlackRock)	CUMIS Moderate Balanced Index Fund (BlackRock)	CUMIS Aggressive Balanced Index Fund (BlackRock)
_____ %	_____ %	_____ %	_____ %

Total allocation must equal 100%

REGISTRATION REQUEST AND ACKNOWLEDGEMENT

To be signed by Annuitant.

Return completed form to your employer's Human Resources Department.

CUMIS PRIVACY STATEMENT

CUMIS is committed to protecting the privacy, confidentiality, accuracy and security of the personal information that it collects, uses, retains and discloses in the course of conducting business.

I request the issuer to apply for registration of the Plan as an RRSP under Section 146 of the Income Tax Act (Canada). I understand that any payments out of the Plan will be taxable. I reserve the right to change the beneficiary appointed above, subject to applicable laws. I hereby appoint the Planholder to act on my behalf as agent under the Plan and apply to CUMIS Life Insurance Company as issuer of the Plan to join as of _____.

I understand that the information provided on this form will be used by CUMIS Life Insurance Company to administer the retirement plan to which I am applying for membership, and for such other lawful purposes in accordance with federal and provincial laws, as may apply.

Annuitant Signature _____ Date _____
MMM/DD/YYYY