

LIFE INCOME FUND (LIF) ENDORSEMENT

Pursuant to the *Pension Benefits Act* (Ontario)

Plan Issuer – BMO Life Assurance Company
Administrative and Services Office: 250 Yonge Street, 8th Floor
Toronto, ON M5B 2M8

POLICYOWNER NAME: _____

POLICY #: _____

Upon receipt of locked-in pension assets pursuant to the *Pension Benefits Act* (Ontario), and in accordance with your instructions to transfer the assets to an Ontario life income fund under Schedule 1.1 of Regulation 909 under the *Pension Benefits Act* (Ontario), you and we agree that this Endorsement is incorporated in and made a part of the Contract. The Contract consists of the Policy Provisions, the application, the RIF Endorsement in the Policy Provisions, this Endorsement and any written amendments thereto. If there is a conflict between this Endorsement and the Policy Provisions for the Contract, this Endorsement overrides any Policy Provisions that are inconsistent with it.

1. **Pension Legislation.** For the purposes of this Endorsement, the word “Act” means the *Pension Benefits Act* (Ontario) and the word “Regulation” means Regulation 909 made under the Act.
2. **Definitions.** In this Endorsement, unless otherwise defined herein, capitalized words shall have the same meaning as in the Policy Provisions of the Contract. Please remember that in this Endorsement, “you” and “your” refer to the Policyowner of the Contract and “we”, “us”, “our” and “BMO Insurance” refer to BMO Life Assurance Company. The terms “former member”, “life income fund”, “locked-in retirement account”, “locked-in retirement income fund”, “member”, “pension benefit”, “pension plan”, “registered retirement savings plan (RRSP)”, “registered retirement income fund (RRIF)”, “Superintendent” and “Year’s Maximum Pensionable Earnings” have the same meaning as under the Act or Regulation. “Locked-In Assets” means any property, including the income thereon, the proceeds thereof, and cash, held under the Contract from time to time.
3. **Spouse.** The word “spouse” means either of two persons who:
 - (a) are married to each other, or
 - (b) are not married to each other and are living together in a conjugal relationship,
 - (i) continuously for a period of not less than three years, or
 - (ii) in a relationship of some permanence, if they are the natural or adoptive parents of a child, both as defined in the *Family Law Act* (Ontario).

Notwithstanding anything to the contrary contained in the Contract, for the purposes of any provision of the *Income Tax Act* (Canada) respecting registered retirement income funds, “spouse” does not include any person who is not recognized as a spouse or common-law partner under the *Income Tax Act* (Canada).

4. **Transfers Into the Contract.** The only assets that may be transferred into the Contract are amounts:
 - (a) transferred pursuant to clause 42(1)(b) of the Act or under paragraph 2 of subsection 67.3(2) of the Act; or
 - (b) transferred from a life income fund, a locked-in retirement account or a locked-in retirement income fund.

Any transfer into the Contract under this Endorsement must be made by a Policyowner who is:

- (a) a former member who is entitled to make a transfer under clause 42(1)(b) of the Act;
- (b) a spouse or former spouse of a person who was a member who is entitled to make a transfer under clause 42(1)(b) of the Act;
- (c) a person who has previously transferred an amount under clause 42(1)(b) of the Act into a life income fund or a locked-in retirement account;
- (d) a person who has previously transferred an amount under paragraph 2 of subsection 67.3(2) of the Act into a life income fund or a locked-in retirement account; or

- (e) an eligible spouse who is entitled to transfer a lump sum under paragraph 2 of subsection 67.3(2) of the Act.

You must have written consent of your spouse to enter into the Contract. However, consent is not required from:

- (a) a spouse who is living separate and apart from you on the date the Contract is entered into; and
- (b) a spouse, if none of the assets to be transferred into the Contract are derived, directly or indirectly, from a pension benefit provided in respect of any employment.

5. **Transfers Out of the Contract.** The Locked-In Assets may not be transferred from the Contract in whole or in part except:

- (a) to another life income fund that conforms with the Act and Schedule 1.1 of the Regulation; or
- (b) to purchase an immediate life annuity that meets the requirements of section 22 of the Regulation.

Subject to section 22 of this Endorsement regarding terms of investments, we will transfer the Locked-In Assets pursuant to this section 5 in accordance with the instructions given by you within 30 days after such instructions are given by you.

The Locked-In Assets are subject to division in accordance with the terms of an order under the *Family Law Act* (Ontario), a family arbitration award or a domestic contract. An order under Part I (Family Property) of the *Family Law Act* (Ontario), a family arbitration award or a domestic contract is not effective to the extent that it purports to entitle a spouse or former spouse to a share that exceeds 50 per cent of the payments under the life annuity, determined as of the family law valuation date.

6. **Transfer Requirement.** We will not permit a transfer of Locked-In Assets pursuant to section 5 of this Endorsement except where:

- (a) the transfer is permitted under the Act and the Regulation; and
- (b) the transferee agrees to administer the amount transferred in accordance with the Act and the Regulation.

We shall advise the transferee in writing that the amount transferred must be administered in accordance with the Act and the Regulation.

7. **Annuity Purchased.** A life annuity purchased under subsection 5(b) of this Endorsement shall not differentiate on the basis of the sex of the beneficiary if the commuted value of the pension benefit that was transferred into the Contract was determined in a manner that did not differentiate on the basis of sex.

For the purposes of determining whether you have a spouse for the purposes of the purchase of an immediate life annuity under subsection 5(b) of this Endorsement, the date of determination is the date the annuity is purchased.

Payments under a life annuity referred to under subsection 5(b) of this Endorsement are subject to division in accordance with the terms of an order under the *Family Law Act* (Ontario), a family arbitration award or a domestic contract. An order under Part I (Family Property) of the *Family Law Act* (Ontario), a family arbitration award or a domestic contract is not effective to the extent that it purports to entitle a spouse or former spouse to a share that exceeds 50 per cent of the payments under the life annuity, determined as of the family law valuation date.

8. **Periodic Payments Out of the Contract.** Payments to you from the Contract must begin no earlier than the earliest date on which you are entitled to receive a pension under any pension plan from which assets were transferred into the Contract directly or indirectly. Notwithstanding the foregoing, payments out of the Contract must begin no earlier than the date on which you reach 55 years of age, if none of the assets in the Contract are derived, directly or indirectly, from a pension benefit provided in respect of any employment. Payments must begin no later than the end of the second fiscal year of the Contract.

9. **Amount and Frequency of Payments.** You must notify us by instructions of the amount and frequency of the payments for each fiscal year. If you do not give instructions as to the amount of the payments or instruct an amount less than the minimum amount for the fiscal year, the minimum amount prescribed for a registered retirement income fund under the *Income Tax Act* (Canada), as reflected in the RIF Endorsement, will be paid. If you do not give instructions as to the frequency of the payments, the amount will be paid in one payment at the end of the fiscal year.

The instructions must be given within a reasonable time prior to the beginning of the fiscal year to which they relate, or at another time if we agree. The instructions expire at the end of the fiscal year to which they relate.

You must give us instructions as to which Locked-In Assets to sell where required in order to ensure there is sufficient cash in the Contract to make the payments. If the instructions are not received within a reasonable time before a payment is required, we may sell any of the Locked-In Assets that we, in our discretion, consider appropriate to provide the required cash; and we will not be liable for any loss that may result from this action, including but not limited to investment losses or diminution of the Locked-In Assets, or for any related investment or administration expenses.

10. **Amount of Annual Income.** The amount of income paid out during a fiscal year of the Contract must not be less than the minimum amount prescribed for a registered retirement income fund under the *Income Tax Act* (Canada). If the minimum amount is greater than the maximum amount determined below, the minimum amount must be paid out of the Contract during the fiscal year. The amount of income must not exceed the greatest of the following amounts:

- (a) The investment earnings, including any unrealized capital gains or losses, of the Contract in the previous fiscal year.
- (b) If the Locked-In Assets in the Contract are derived from money transferred directly from another life income fund or a locked-in retirement income fund (the “**Transferring Fund**”), and if the income is being paid out of the Contract in the fiscal year following the fiscal year in which the Contract is established, the sum of:
 - (i) the investment earnings, including any unrealized capital gains or losses, of the Transferring Fund in the previous fiscal year, and
 - (ii) the investment earnings, including any unrealized capital gains or losses, of the Contract in the previous fiscal year.

(c) The amount calculated using the formula,

$$C/F,$$

in which,

“C” is the value of the Locked-In Assets at the beginning of the fiscal year, and

“F” is the present value, at the beginning of the fiscal year, of an annuity of \$1 payable annually in advance over the period commencing at the beginning of the fiscal year and ending on December 31 of the year in which you reach 90 years of age.

This section 10 shall not be construed to prevent or limit a payment from the Contract that is permitted under section 5, 12, 13, 14, 15, 16 or 17 of this Endorsement.

Despite the above, if any Locked-In Assets in the Contract are derived from money transferred directly or indirectly from another life income fund or a locked-in retirement income fund, the maximum amount that may be paid out of the Contract in the fiscal year in which the money is transferred into the Contract is zero.

If the initial fiscal year of the Contract is not 12 months long, the maximum amount determined shall be adjusted in proportion to the number of months in that fiscal year divided by 12, with any part of an incomplete month counting as one month.

11. **Interest Rate Assumptions.** The following interest rate assumptions are to be used to determine the amount “F” in section 10 of this Endorsement:

- (a) The interest rate for each of the first 15 fiscal years of the period referred to in the definition of “F” is the greater of 6 per cent and the nominal rate of interest on long-term bonds issued by the Government of Canada for November of the year before the beginning of the fiscal year, as determined from the Canadian Socio-Economic Information Management System (CANSIM) series V122487 compiled by Statistics Canada and available on the website maintained by the Bank of Canada.
- (b) For the sixteenth and each subsequent fiscal year of the period referred to in the definition of “F”, the interest rate is 6 per cent.

12. **One-Time Withdrawal Options.** You may, upon application in accordance with this section 12 on a form approved by the Superintendent that is given to us, either withdraw from the Contract or transfer from it to a

registered retirement savings plan or a registered retirement income fund an amount representing up to 50 per cent of the total market value of the assets transferred into the Contract on or after January 1, 2010. The application must be given to us within 60 days after the assets are transferred into the Contract.

An application for a withdrawal or transfer must be signed by you and accompanied by one of the following documents:

- (a) a declaration described in section 18 of this Endorsement about a spouse; or
- (b) a statement signed by you attesting to the fact that none of the money in the fund is derived, directly or indirectly, from a pension benefit provided in respect of any employment.

The total Market Value of the assets transferred into the Contract is to be determined as of the date the assets were transferred into the Contract.

If the assets are transferred into the Contract from a life income fund or a locked-in retirement income fund, you cannot make a withdrawal or transfer as described in this section 12 unless the transfer of assets into the Contract was made in accordance with the terms of an order under the *Family Law Act* (Ontario), a family arbitration award or a domestic contract.

We are entitled to rely upon the information provided by you in the application. An application that meets the requirements of this section 12 of the Endorsement constitutes authorization for us to make the payment or transfer from the Contract in accordance with this section. We are required to make the payment or transfer to which you are entitled under this section 12 of the Endorsement within 30 days after we receive the completed application form and accompanying documents from you.

13. **Withdrawal of Excess Amount.** In this section, “excess amount” means the portion of the assets transferable under clause 42(1)(b) of the Act into the Contract that is greater than the amount prescribed for such a transfer under the *Income Tax Act* (Canada). If an excess amount has been transferred directly or indirectly into the Contract, you may, upon application in accordance with this section 13 on a form approved by the Superintendent that is given to us, withdraw money from the Contract in an amount not greater than the sum of:

- (a) the excess amount; and
- (b) any subsequent investment earnings, including any unrealized capital gains or losses, attributable to the excess amount as calculated by us.

The amount that may be withdrawn is calculated as of the date on which you pay the amount to us.

The application form must be signed by you and accompanied by one of the following documents:

- (i) a written statement from the administrator of the pension plan from which assets were transferred into the Contract setting out the excess amount that was transferred into the Contract; or
- (ii) a written statement from the Canada Revenue Agency setting out the excess amount that was transferred into the Contract.

We are entitled to rely upon the information provided by you in the application. An application that meets the requirements of this section 13 of the Endorsement constitutes authorization for us to pay the amount to you from the Contract in accordance with this section. We are required to make the payments to which you are entitled under this section 13 within 30 days after we receive the completed application form and accompanying document from you.

14. **Withdrawal Where Small Amount.** You may, upon application in accordance with this section 14 of the Endorsement, on a form approved by the Superintendent that is given to us, withdraw all of the Locked-In Assets or transfer the Locked-In Assets to a registered retirement savings plan or a registered retirement income fund if, when you sign the application, you are at least 55 years of age and the value of all assets in all life income funds, locked-in retirement income funds and locked-in retirement accounts owned by you is less than 40 per cent of the Year’s Maximum Pensionable Earnings for that calendar year.

The application form must be signed by you and be accompanied by:

- (a) a declaration described in section 18 of this Endorsement about a spouse; or
- (b) a statement by you attesting to the fact that none of the Locked-In Assets in the Contract is derived, directly or indirectly, from a pension benefit provided in respect of any employment.

The value of all assets in all life income funds, locked-in retirement income funds and locked-in retirement accounts owned by you when you sign the application is to be determined in accordance with the most recent statement about each fund or account given to you. Each such statement must be dated within one year before you sign the application.

We are entitled to rely upon the information provided by you in the application. An application that meets the requirements of this section 14 of the Endorsement constitutes authorization for us to make the payment or transfer from the Contract. We are required to make the payment or transfer to which you are entitled within 30 days after we receive the completed application form and accompanying documents from you.

15. **Withdrawal Where Shortened Life Expectancy.** You may, upon application in accordance with this section 15 of the Endorsement, on a form approved by the Superintendent that is given to us, withdraw all or part of the Locked-In Assets if, when you sign the application, you have an illness or physical disability that is likely to shorten your life expectancy to less than two years.

The application form must be signed by you and be accompanied by the following documents:

- (a) a statement signed by a physician who is licensed to practice medicine in a jurisdiction in Canada that, in the opinion of the physician, you have an illness or physical disability that is likely to shorten your life expectancy to less than two years; and
- (b) a declaration described in section 18 of this Endorsement about a spouse or a statement signed by you attesting to the fact that none of the Locked-In Assets is derived, directly or indirectly, from a pension benefit provided in respect of any employment.

We are entitled to rely upon the information provided by you in the application. An application that meets the requirements of this section 15 of the Endorsement constitutes authorization for us to make the payment from the Contract. We are required to make the payment to which you are entitled under this section 15 within 30 days after we receive the completed application form and accompanying documents from you.

16. **Withdrawal Where Non-Resident.** You may, upon application in accordance with this section 16 of the Endorsement, on a form approved by the Superintendent that is given to us, withdraw all the Locked-In Assets if:

- (a) when you sign the application, you are a non-resident of Canada as determined by the Canada Revenue Agency for the purposes of the *Income Tax Act* (Canada); and
- (b) the application is made at least 24 months after your date of departure from Canada.

The application form must be signed by you and be accompanied by the following documents:

- (a) a written declaration from the Canada Revenue Agency that you are a non-resident for the purposes of the *Income Tax Act* (Canada); and
- (b) either a declaration described in section 18 of this Endorsement about a spouse or a statement signed by you attesting to the fact that none of the money in the Contract is derived, directly or indirectly, from a pension benefit provided in respect of any employment.

We are entitled to rely upon the information provided by you in the application. An application that meets the requirements of this section 16 of the Endorsement constitutes authorization for us to make the payment from the Contract. We are required to make the payment to which you are entitled within 30 days after we receive the completed application form and accompanying documents from you.

17. **Withdrawal Where Financial Hardship.** You may, upon application in accordance with this section 17 on a form approved by the Superintendent that is given to us, withdraw all or part of the Locked-In Assets, if you satisfy the prescribed requirements for financial hardship withdrawal set out in section 11.1 (medical expenses), 11.2 (rent or mortgage arrears), 11.3 (first and last month's rent) or 11.4 (low expected income) of Schedule 1.1 of the Regulation. Any such withdrawal shall be made in accordance with section 11.1, 11.2, 11.3 or 11.4 of Schedule 1.1 of the Regulation, as applicable.

We are entitled to rely on the information provided by you in the application. An application that meets the requirements of the applicable section of Schedule 1.1 of the Regulation constitutes authorization for us to make the payment or transfer from the Contract in accordance with such applicable section of the Regulation and in accordance with this section 17. We are required to make the payment to which you are entitled under this section 17 within 30 days after the completed application form and accompanying documents are received.

18. **Declaration About a Spouse and Receipt.** Any of the following documents constitutes a declaration about a spouse for the purposes of a withdrawal or transfer from the Contract under section 12, 14, 15, 16 or 17 of this Endorsement:
- (a) a statement signed by your spouse, if any, that the spouse consents to the withdrawal or transfer;
 - (b) a statement signed by you attesting to the fact that you do not have a spouse; or
 - (c) a statement signed by you attesting to the fact that you are living separate and apart from your spouse on the date you sign the application to make the withdrawal or transfer.

If you are required to give a document to us under section 12, 14, 15, 16 or 17 of this Endorsement, and if the document is one that must be signed by you or your spouse, the document is a nullity if it is signed more than 60 days before we receive it. If you are required to give a document to us pursuant to section 17 of the Endorsement in any other case, the document is a nullity if it is signed more than 12 months before we receive it.

When we receive a document required under section 12, 14, 15, 16 or 17 of this Endorsement, we shall give you a receipt for the document stating the date on which it was received.

19. **No Commutation, Withdrawal or Surrender Except As Permitted.** The Locked-In Assets will not be commuted, withdrawn or surrendered in whole or in part, except as permitted by section 49 or 67 of the Act, section 22.2 of the Regulation or Schedule 1.1 of the Regulation. Any transaction which contravenes this section of the Endorsement is void.
20. **No Assignment etc. Except By Family Law Order or Domestic Contract.** You agree not to assign, charge, anticipate or give as security money payable under the Contract except as required by an order under the *Family Law Act* (Ontario), a family arbitration award or a domestic contract.
21. **Death of the Policyowner.** Upon your death, your spouse or, if there is none on the date of your death or your spouse is otherwise disentitled, your named Beneficiary or Beneficiaries under the Contract or, if there is none, your estate is entitled to receive a benefit equal to the value of the Locked-In Assets in the Contract. The benefit payable under this section may be transferred to a registered retirement savings plan or a registered retirement income fund in accordance with the *Income Tax Act* (Canada). The value of the Locked-In Assets is the Death Benefit as determined under the Policy Provisions of the Contract.

A spouse is not entitled to receive the value of the Locked-In Assets unless you were a member or former member of a pension plan from which assets were transferred directly or indirectly to the Contract. A spouse living separate and apart from you on the date of your death is not entitled to receive the value of the Locked-In Assets. The determination of whether you have a spouse is to be made on the date of your death.

A spouse may waive his or her entitlement to receive a Death Benefit under the Contract by delivering to us a written waiver in a form approved by the Superintendent. A spouse may cancel this waiver by delivering a written and signed notice of cancellation to us before the date of your death.

22. **Transfers and Payments; Terms of Investments.** All transfers and payments from the Contract are subject to the terms of the Policy Provisions and will be subject to the withholding of any applicable tax and deduction of all sales charges, withdrawal fees and other fees and charges as set out in the Contract. Transfers and payments may be made in cash or in kind, in accordance with your instructions and subject to the terms of the Contract.
23. **Information to be Provided by BMO Insurance.** At the beginning of each fiscal year, we shall provide the following information to you:
- (a) with respect to the previous fiscal year: the sums deposited, any accumulated investment earnings, including any unrealized capital gains or losses, any transfers, the payments or withdrawals made out of the Contract, and any fees, expenses, costs and charges to the Contract during the previous fiscal year;
 - (b) the value of the Locked-In Assets as of the beginning of the fiscal year;
 - (c) the minimum amount that must be paid out and the maximum amount that may be paid out of the Contract to you during the current fiscal year.

If the Locked-In Assets are transferred out of the Contract as described in section 5 of this Endorsement, the information must be determined as of the date of transfer.

Upon your death, the person entitled to receive the Death Benefit must be provided the information determined as of the date of your death.

24. **Indemnity.** Should we be required to make payments or to provide an annuity or a pension as a result of any Locked-In Assets being paid out or transferred otherwise than in accordance with the provisions of this Endorsement, the Regulation or as may be required by applicable law, you will indemnify us and hold us harmless to the extent that Locked-In Assets were previously received by or accrued to the benefit of any person. This indemnity will be binding upon your legal representatives, successors, heirs and assigns.
25. **Amendment.** We must give you at least 90 days' notice of a proposed amendment to this Endorsement and such notice will be in writing and sent to the address specified by you in the application. Notwithstanding the foregoing, written notification of an amendment to this Endorsement that would result in a reduction of your rights is not required where:
- (a) we are required by law to make the amendment; and
 - (b) you are entitled to transfer the Locked-In Assets under the terms of the Contract that exist before the amendment is made.
- We cannot amend this Endorsement if the amendment would result in the reduction of your rights under the Endorsement unless the requirements of subsections (a) and (b) above are met. Where an amendment would result in a reduction of your rights under this Endorsement, we shall notify you of the nature of the amendment and allow you at least 90 days after notice is given to transfer all or part of the Locked-In Assets in the Contract.
26. **Investment of Locked-In Assets.** The Locked-In Assets shall be invested and re-invested on your direction as provided in the Policy Provisions of the Contract.
27. **Value of Locked-In Assets.** The value of the Locked-In Assets will be the Market Value of the Contract, as defined in the Policy Provisions of the Contract.
28. **Fiscal Year of Contract.** The fiscal year of the Contract ends on December 31 of each year and must not exceed 12 months.

Determination of Commuted Value on the Basis of Sex. Was the commuted value of the pension benefit that was transferred into the Contract determined in a manner that differentiated on the basis of sex? YES NO

The Regulation requires that spousal consent be obtained when you enter into an Ontario LIF. Please ensure that you have completed and provided the spousal consent forms attached to your application.

BMO Life Assurance Company

Policyowner

Print Full Name

Print Full Name

Signature of Authorized Person

Signature of Policyowner

Date

Date

BMO Life – Ontario LIF Spousal Consent Form

POLICYOWNER'S SPOUSAL STATUS & REQUIREMENT FOR SPOUSE'S CONSENT

You must check one of the boxes below– based on your spousal status as of the date the Contract is entered into. See the definition of “spouse” under the Ontario *Pension Benefits Act*, copied below.

Spousal consent is only required if the 1st box is checked. If spousal consent is required, you acknowledge that you cannot make the transfer to the Contract unless your spouse consents, by completing and signing the Ontario Spousal Consent Form.

- I have a spouse
- I have a spouse, but I am living separate and apart from my spouse
- I have a spouse, but none of the funds being transferred are derived from pension benefits provided to me in respect of my past or current employment (for example, the funds are derived from pension benefits provided to my former spouse, and are being transferred to a Contract for me as a result of marriage or relationship breakdown)
- I do not have a spouse

Definition of “spouse” under the Ontario *Pension Benefits Act*

For the purpose of the Ontario *Pension Benefits Act*, governing Ontario locked-in plans, you have a “spouse” if you and another person:

- (a) are married to each other, or
- (b) are not married to each other and are living together in a conjugal relationship
 - (i) continuously for a period of at least three years or
 - (ii) in a relationship of some permanence, if you and the other person are the natural or adoptive parents of a child (both as defined in the Ontario *Family Law Act*).

SPOUSAL CONSENT TO THE TRANSFER TO THE LIF

If you are the Policyowner’s spouse, and you are being asked to consent to the transfer of funds to the Contract, you should get advice from a lawyer about your rights and the legal consequences of signing the Consent below. You are not obligated to sign the Consent.

I am the spouse of the Policyowner, as of the date the Contract is being entered into.

I understand that

- (a) the Policyowner is opening the Contract account in order to transfer money or securities from a pension fund account or another locked-in plan to the Contract;
- (b) once the Contract is opened and the transfer has been made, regular payments (at least one payment per year) will be made to the Policyowner from the Contract;
- (c) if there is a breakdown in our relationship or if the Policyowner dies, I may have a right at that time to share in any money or securities that remain in any of the Policyowner’s pension fund accounts, other locked-in plans or this Contract; and
- (d) as payments are made from this Contract to the Policyowner, the value of the Contract (in which I may share if there is a breakdown of our relationship or if the Policyowner dies) will be reduced.

By signing and dating below, in the presence of a witness (other than the Policyowner), I consent to the Policyowner transferring funds into the Contract.

Date the Spouse Signed this Consent in the Presence of the Witness

Signature of Spouse		Signature of Witness (Policyowner cannot be the witness)	
Name of Spouse (print)		Name of Witness (print)	
Last Name	First Name	Middle Initial(s)	
Address of Spouse		Address of Witness	
Street Number and Name		Street Number and Name	
	Suite		Suite
City	Postal Code	City	Postal Code
Province		Province	