



Transfer Authorization for Registered Investments  
(RRSP, LIRA, RIF, LRIF, LIF, PRIF, RLIF, RLSP, LRPS, TFSA, IPP)

This form may be used for like to like Registered plan transfers (except for transfers due to death), like to like Tax-Free Savings Account transfers (except for transfers due to death), like to like IPP to IPP transfers (except for transfers due to death) and for RSP to RIF transfers. **Please note:** The data entered on this form may be scanned and stored electronically. Please print neatly.

Member of Royal Bank Financial Group

A:  
Client  
Identification

Account/Policy Holder Last Name First Name Initial  
Address  
City Prov. Postal Code  
Social Insurance Number Home Telephone Number Business Telephone Number

B:  
Receiving  
Institution  
Information

Receiving Institution Name: RBC Dominion Securities Inc. Contact Name: Account Transfer Dept  
Address: 180 Wellington Street West, 12th Floor  
City: Toronto Prov. ON Postal Code M5J 0C2  
Telephone Number: [416] 313 - 8973 Fax Number: [416] 313 - 7493  
Client Account

New  
Registration  
(Nominee  
Name)

Dealer Name: RBC Dominion Securities Inc. Dealer Number: 9190  
Broker Name: Mutual Funds Department, 180 Wellington St W, 11th Floor Rep Number  
Business Telephone Number: [416] 313 - 7449 Business Fax Number: [416] 313 - 8455  
Dealer Account Number

\* Please forward all Mutual Fund PA's to RBCDS Account Transfer Dept.

Registered Type:  
 RSP  RIF DTC # 5002 CUID # DOMA  
 Spousal RSP  Spousal RIF Euroclear # 90065 RSP Specimen Plan #: RSP254 - 497  
 LIRA  LRIF TFSA Specimen Plan #: TFSA 02540029  
 LIF  RLIF  LRSP  IPP  
 PRIF  RLSP  TFSA  OTHER CRA Registration Number

C:  
Client  
Direction to  
Relinquishing  
Institution

Relinquishing Institution Name  
Address  
City Prov. Postal Code  
Client Account/Policy Number Group Plan Number (if applicable)

Transfer: (check one box only)  
 All in Kind (as is)  All in cash\*  Partial\* - as listed below or on attached list  All assets\* - mixed in Cash and in Kind (as is), see list below or attached list  List Attached

\* Please refer to statement in bold in Client Authorization section below.

|  |   |                           |   |
|--|---|---------------------------|---|
| <input type="checkbox"/> In Kind<br>OR<br><input type="checkbox"/> In Cash | <input type="checkbox"/> Dollars<br><input type="checkbox"/> Units/Shares | Investment Amount<br>\$ . | Symbol and/or Certificate Number or Policy Number |
|  | <input type="checkbox"/> Dollars<br><input type="checkbox"/> Units/Shares | Investment Description    |   |
| <input type="checkbox"/> In Kind<br>OR<br><input type="checkbox"/> In Cash | <input type="checkbox"/> Dollars<br><input type="checkbox"/> Units/Shares | Investment Amount<br>\$ . | Symbol and/or Certificate Number or Policy Number |
|  | <input type="checkbox"/> Dollars<br><input type="checkbox"/> Units/Shares | Investment Description    |   |
| <input type="checkbox"/> In Kind<br>OR<br><input type="checkbox"/> In Cash | <input type="checkbox"/> Dollars<br><input type="checkbox"/> Units/Shares | Investment Amount<br>\$ . | Symbol and/or Certificate Number or Policy Number |
|  | <input type="checkbox"/> Dollars<br><input type="checkbox"/> Units/Shares | Investment Description    |   |

FOR USE BY  
RELINQUISHING INSTITUTION  
Delay Delivery Until  
MMDDYYYY

Delay Delivery Until  
MMDDYYYY

Delay Delivery Until  
MMDDYYYY

D:  
Client  
Authorization

I hereby request the transfer of my account and its investments as described above.

**PLEASE CANCEL ALL OPEN ORDERS (G.T.C./SWF/PAC ETC.) FOR MY ACCOUNT(S) ON YOUR BOOKS.**

\* WHERE I HAVE REQUESTED A TRANSFER IN CASH, I AUTHORIZE THE LIQUIDATION OF ALL OR PART OF MY INVESTMENTS. I AGREE TO PAY ANY APPLICABLE FEES, CHARGES OR ADJUSTMENTS (AS PER DISCLOSURE ON REVERSE.)

I have read the disclosure on reverse and authorize transfer as above. Date Signature of Account Holder  
I consent to the transfer of the account. Date Signature of Irrevocable Beneficiary (if applicable)

E:  
For use By  
Relinquishing  
Institution  
Only

Registered Type:  RRSP  LIRA  PRIF  RRIF Qualified:  RRIF Non Qualified  LRIF  LIF  RLIF  RLSP  LRSP  
Spousal Plan:  No  Yes - If yes: Last Name  IPP  TFSA  
First Name Initial Social Insurance Number  OTHER  
Locked-In:  No  Yes - Locked-in confirmation attached Locked-In Funds \$ . Governing Legislation  
Contact Name Telephone Number Fax Number  
Authorized Signature Date MMDDYYYY

## ACCOUNT TRANSFER CLIENT DISCLOSURE

In our business we are dedicated to continually improving Client Service. This Client Disclosure and informational document was developed to help you understand the account transfer process. **It is important to read this document carefully before signing Section D, called CLIENT AUTHORIZATION on this Account Transfer form.** Should you have any questions after reading this document, please be sure to address your inquiries with your Receiving Institution's Investment Representative.

### **What is the difference between IN CASH and IN KIND?**

**In Cash** means that all your assets which are not currently in liquid form are to be liquidated, sold, redeemed, etc. in order that your account can be transferred to the Receiving Institution in the form of cash.

**IT IS IMPORTANT TO NOTE THAT IF YOU HAVE INDICATED AN IN CASH TRANSFER OF YOUR ACCOUNT, THE TRADES WILL BE EXECUTED AT MARKET. THE TRADES WILL BE PLACED ON A BEST EFFORTS BASIS SUBSEQUENT TO THE RECEIPT OF THE TRANSFER FORM AND ARE SUBJECT TO NORMAL COMMISSION CHARGES. IN ORDER TO AVOID DELAYS, YOU MAY PLACE THE TRADES YOURSELF WITH THE DELIVERING INSTITUTION AT THE TIME OF SIGNING THIS TRANSFER FORM.**

**In Kind** means that you want the account transferred, **as is**. If you hold investment products and a cash balance, then the investment products may be transferred as well as the cash balance in their current state.

### **How long will my transfer take?**

The time required to completely transfer your account will for the most part depend on the type of account you are transferring and the type of investment products you currently hold. Please note that all your assets may not all be transferred at exactly the same time.

### **Registered Accounts and Tax-Free Savings Account**

Under current IDA regulations, this type of transfer may **take between 10 - 25 business days from the time of receipt by the Delivering Institution**, with the exceptions listed below.

#### **Locked In Accounts:**

These plans generally take longer to transfer, as additional documents are required in order for the Receiving Institution to administer the account, as set out under the various Provincial and Federal Legislations. It is **IMPORTANT to ensure that the account opened at your new firm is opened as LOCKED IN, and under the same Provincial or Federal Legislation as your current account.** Failure to do so may cause a delay in the transfer of your account.

#### **Spousal Accounts:**

These types of plans may **take 10 - 25 business days**, as long as you ensure that the account **opened at your new firm is opened as a SPOUSAL account.** Failure to do so may cause a delay in your transfer.

#### **RESP Accounts:**

These types of plans may take 10-25 business days, as long as you ensure that the account opened at your new firm is opened as a RESP account with the same beneficiaries. Failure to do so may cause a delay in your transfer.

#### **RESP PENALTY TAX on PARTIAL Transfers:**

Please note, a penalty tax will be imposed on RESP accounts not transferred in full as per Human Resources Development Canada (HRDC).

#### **RRIF Accounts:**

RRIF account transfers may exceed regulatory time frames as the Delivering Institution is generally required to pay to the client, the full year RRIF Minimum Payment. This must be done before the transfer can be processed. **Please ensure that there are sufficient funds in your RRIF account to cover the minimum payment to avoid a delay.**

### **Types of Investment Products**

#### **Mutual Funds:**

Currently, mutual fund products take longer to fully transfer and may result in a possible delay into your new account, due to the requirement of re-registering the mutual fund at the Fund Companies. On average mutual funds require 5 - 10 business days to transfer from the time the mutual fund power of attorney is received by the Receiving Institution.

#### **Guaranteed Investment Certificates & Term Deposits:**

Generally, a Guaranteed Investment Certificate (GIC) is **not transferable IN KIND (as is) prior to the maturity date.** Most GIC's must be transferred IN CASH upon their maturity. There are some exceptions, please check the terms and conditions with the Institution which currently holds your investment.

#### **Other Investment Products:**

There are many other investment products which may be non-transferable, non-redeemable or subject to other delays. Some of these products include Mortgages, Foreign Securities, Non-transferable Bonds (minimum denomination requirements).

#### **Rejected Transfers:**

An account transfer request may be rejected by the Delivering Institution for a number of reasons, such as, insufficient funds to cover fees, locked in confirmations required, account not in good standing, i.e. undermargin, short position(s), etc. If for any reason your transfer has been rejected by the Delivering Institution, they may return the transfer to the Receiving Institution unprocessed. **When the rejection has been rectified, the transfer process may begin again and the Delivering Institution may then have 12 - 25 business days, from the date of receipt of the transfer documents to process the transfer.**

### **How much will it cost to transfer my account?**

#### **Transfer Fees:**

Most Institutions charge a Transfer Out fee of which the cost will vary.

#### **Administration Fees:**

All Institutions charge Self-Directed Administration Fees of which the cost will vary. It is **IMPORTANT to ensure that you have sufficient funds available in your account at the Delivering Institution to cover transfer and administration fees, or the Delivering Institution may reject the transfer unprocessed, thus causing a LENGTHY DELAY.**