

**Transfer Authorization for Registered Investments**

**Important:** The asterisk (\*) indicates mandatory fields.

**Note:** This form must be used for Registered Accounts (RRSP, LIRA, LRSP, RRIF, LRIF, LIF, PRIF, Restricted LSP, Restricted LIF, FHSA and TFSA).

**Client Instructions**

1. Please complete and sign the transfer form.
2. Please mail completed form to: CIBC Account Transfers Department (ATD), 161 Bay Street, 4th Floor, Toronto, ON M5J 2S8  
**OR**  
Drop off completed form at a local CIBC banking centre.
3. Keep a copy of the form and supporting documents for your records.

**1. Client Information**

*Last Name	*First Name	
<input type="text"/>	<input type="text"/>	
*Address (street number, street name, unit number, rural, as applicable) (P.O. box address is not accepted)		
<input type="text"/>		
*City	*Province/Territory	*Postal Code
<input type="text"/>	<input type="text"/>	<input type="text"/>
*Home Telephone Number	*Date of Birth (Month day, year)	*Social Insurance Number (SIN)
<input type="text"/>	<input type="text"/>	<input type="text"/>

**2. Receiving Institution Information (select one)**

CIBC Account Transfers Dept. 161 Bay Street, 4th Floor, Toronto, Ontario M5J 2S8

- ☐ **CIBC Imperial Investor Service (IIS)** 1 800 661-7494, Dealer Code: 9479 (Ad-Hoc Money Movement (A\$M) eligible)
- ☐ **CIBC Investor's Edge (IE)** 1 800 567-3343, Dealer Code: 9479 (Ad-Hoc Money Movement (A\$M) eligible)

*For additional transfer information, see Additional Clearing Information section in the attached Client Disclosure.*

**Registered Type (select one)**

- |                                                  |                                        |                                 |                                        |                            |                            |
|--------------------------------------------------|----------------------------------------|---------------------------------|----------------------------------------|----------------------------|----------------------------|
| <input type="radio"/> RRSP                       | <input type="radio"/> Spousal/CLP RRSP | <input type="radio"/> LIRA/LRSP | <input type="radio"/> LRIF             | <input type="radio"/> LIF  | <input type="radio"/> PRIF |
| <input type="radio"/> Restricted LSP             | <input type="radio"/> Restricted LIF   | <input type="radio"/> RRIF      | <input type="radio"/> Spousal/CLP RRIF | <input type="radio"/> TFSA | <input type="radio"/> FHSA |
| <input type="radio"/> Other <input type="text"/> |                                        |                                 |                                        |                            |                            |

\*Plan/Account Number

**Spousal/Common-law Partner (CLP) Information (fields are mandatory for Spousal/CLP plans only)**

*Last Name	*First Name	*Social Insurance Number (SIN)
<input type="text"/>	<input type="text"/>	<input type="text"/>

CIBC Investor Services Transfer Authorization for Registered Investments

**3. \*Client Instructions to Delivering Institution (select one)**

- ☐ External Financial Institution/Other
- ☐ CIBC Imperial Investor Service (IIS) 1 800-661-7494, Dealer Code: 9479
- ☐ CIBC Investor's Edge (IE) 1 800-567-3343, Dealer Code: 9479
- ☐ CIBC Wood Gundy 1 866-814-1273, option 4, Dealer Code: 9280
- ☐ CIBC Fixed Term (Consumer Deposits) (Registered GICs and DISA) (TFSA GICs and Tax Advantage Savings Account) 1 800-465-3863
- ☐ CIBC Personal Portfolio Services (CIBC ISI) 1 800-814-1273
- ☐ CIBC Personal Portfolio Services (CIBC Securities Inc.) 1 800-814-1273
- ☐ CIBC Group Investment Services (Group RRSPs) 1 800-465-3863
- ☐ CIBC Trust Corporation (CIBC Private Investment Counsel, a division of CIBC Asset Management Inc.)
- ☐ CIBC Securities Inc. (SI Mutual Funds) 1 800-465-3863, Dealer Code: 9319
- ☐ CIBC Investment Account (CIBC SI), Dealer Code: 7969
- ☐ CIBC Investment Account (CIBC ISI), Dealer Code: 7978

**Registered Type**

- ☐ RRSP      ☐ Spousal/CLP RRSP      ☐ LIRA/LRSP      ☐ LRIF      ☐ LIF
- ☐ PRIF      ☐ Restricted LSP      ☐ Restricted LIF      ☐ RRIF      ☐ Spousal/CLP RRIF
- ☐ TFSA      ☐ FHSA      ☐ Other \_\_\_\_\_

Planholder/Annuitant Account Number at Delivering Institution

Delivering Institution Full Name and Line of Business (If External FI/Other)

Address

City

Country

Province/State

Postal/Zip Code

**4. \*Transfer Type<sup>1,2</sup>**

**Note: For External transfers please attach a copy of most recent statement.**

- ☐ 1. All in-kind (as is)
- ☐ 2. Sell all assets and transfer in-cash (all in-cash)\*\*
- ☐ 3. Transfer all of my assets. However, sell a portion of them and have the cash proceeds along with the remainder of the account transferred "as is", see list below or attached list.
- ☐ 4. Partial as listed below or in an attached list

For Options 3 and 4, provide details below or in an attached list for the transfer of Investments and/or cash balance.

<sup>1</sup> If transfer includes a GIC or Term Deposit, please refer to the "Guaranteed Investment Certificates and Term Deposits" section in the Client Disclosure.

<sup>2</sup> If transfer includes mutual fund(s) into CIBC Investor's Edge, please refer to the Mutual Funds section in the Client Disclosure.

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

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**Transfer Type (continued)**

**1** ☐ In-Cash | ☐ Shares/Units | Investment Amount | Symbol and/or Certificate Number | Delay delivery until (Month day, year)  
☐ In-Kind | ☐ Dollars

Investment Description

**2** ☐ In-Cash | ☐ Shares/Units | Investment Amount | Symbol and/or Certificate Number | Delay delivery until (Month day, year)  
☐ In-Kind | ☐ Dollars

Investment Description

**3** ☐ In-Cash | ☐ Shares/Units | Investment Amount | Symbol and/or Certificate Number | Delay delivery until (Month day, year)  
☐ In-Kind | ☐ Dollars

Investment Description

**5. Locked-in Funds Governed by Pension Legislation**

**\*Plan Type**

☐ LIRA/LRSP | ☐ LIF | ☐ LRIF | ☐ Prescribed RRIF | ☐ Restricted LSP  
☐ Restricted LIF | ☐ Other

**\*Applicable Pension Legislation**

☐ Federal Pension Benefits Standards Act ("PBSA")  
☐ Provincial

(For transfers of New Brunswick locked-in plans, also complete form 7549 BIL NB)

Original Pension Plan Name(s): (if available - not mandatory)

Original Pension Plan Name(s)

**\*Status of Annuitant**

☐ Former Pension Plan Member  
☐ Spouse of a Former Pension Plan Member (Locked-in funds received as a death benefit)  
☐ Former Spouse of a Former Pension Plan Member (Locked-in funds received as a division of property on relationship breakdown)

## 6. Client Authorization

This is my authorization to you to deliver to the receiving institution, the account(s) you are carrying for me and for the receiving institution to receive this account(s). This includes all securities long and short and debit or credit balance. Delivery is to be made by the receiving institution of all securities short against payment. These instructions are given subject to the receiving institution's approval of my account(s).

### To the Delivering and Receiving Institutions

*Please make the transfer described above. I have read the disclosure on the next page.*

### To the Delivering Institution only

I direct you to disclose to the Receiving Institution the information contained in this form and any other information necessary for the Receiving Institution to carry out this transfer request. Unless I am asking you to transfer only part of my account, please cancel any open orders (including "Good Until Cancelled" (GTC) orders), any Pre-Authorized Contribution (PAC) plans, and/or Systematic Withdrawal Plans (SWP) on my account.

**If I am directing you to make an in-cash transfer, I am directing you to sell or otherwise dispose of all or part of the account's investment(s), in accordance with my directions above. I am responsible for any fees, charges or adjustments.\*\***

### To the Receiving Institution only

I understand that the length of time it takes to complete this transfer depends on the actions and requirements of the Delivering Institution and the accuracy and completeness of the information that I have provided.

If I am transferring from my CIBC Mutual Fund account with existing Portfolio Rebalancing Service, I acknowledge that the rebalancing service will not apply to my investments within the account to which I am transferring.

### For transfers from an RRSP to an FHSA

I understand that any amounts transferred in from my RRSP will reduce my unused FHSA participation room and I will receive an FHSA slip for the amount transferred, but will not be able to deduct the amount transferred. I certify that the amount transferred does not result in an excess FHSA amount.

### Spousal or common-law partner RRSP certification

I understand that if I intend to transfer property from a spousal or common-law partner RRSP under which I am the annuitant into an FHSA, I am not permitted to transfer any amounts from the RRSP if my spouse or common-law partner has contributed any amounts to any of my spousal or common-law partner RRSPs during the current year or the two preceding calendar years. If I make such a transfer, the amount of the transfer will be:

- a taxable withdrawal from my RRSP
- a new contribution to my FHSA

### For transfers from an FHSA to an RRSP or RRIF

I understand that if I have an excess FHSA amount at the time of the transfer and I transfer property from my FHSA to my RRSP or RRIF, any portion of the amount transferred that exceeds the total fair market value (FMV) of all the property held in all of my FHSAs at the time of the transfer minus the excess FHSA amount at the time of the transfer, will be treated as both:

- a taxable withdrawal from my FHSA, which must be included as income on my income tax and benefit return for the year of the transfer
- a new RRSP contribution at the time of the transfer to my RRSP or RRIF

### For transfers into CIBC Investor's Edge

I acknowledge that transfers containing mutual funds subject to a trailing commission and especially where there is a fund subject to a deferred sales charge or low load fund may be rejected in part or in full by CIBC Investor's Edge or by the manufacturer in their discretion. Where my transfer is accepted, I acknowledge and agree that the actions referred to in the Client Disclosure section may be taken in regards to my mutual fund units where necessary to comply with applicable regulatory requirements.

\_\_\_\_\_  
Date (Month day, year)

\_\_\_\_\_  
Name of Planholder/Annuitant

X

\_\_\_\_\_  
Signature of Planholder/Annuitant (sign within box)

CIBC Investor Services Transfer Authorization for Registered Investments

## 7. Information Required from Delivering Institution

### Registered Type

- ☐ RRSP    ☐ Spousal/CLP RRSP    ☐ LIRA/LRSP    ☐ LRIF\*\*    ☐ LIF\*\*    ☐ PRIF    ☐ Restricted LSP    ☐ Restricted LIF  
☐ TFSA    ☐ RRIF (Qualified)    ☐ RRIF (Non Qualified)    ☐ Spousal/CLP RRIF (Qualified)    ☐ Spousal/CLP RRIF (Non Qualified)  
☐ FHSA    ☐ Other \_\_\_\_\_

**Spousal/Common-law Partner Plan**    ☐ Yes    ☐ No    If yes, you are required to fill in the following information.

\*Spousal/CLP Contributor's Last Name

\_\_\_\_\_

\*Spousal/CLP Contributor's First Name

\_\_\_\_\_

\*Social Insurance Number (SIN)

\_\_\_\_\_

## 8. Locked-in Funds

If the registered account is a locked-in plan, as indicated above, you are required to attach confirmation.

Balance of Locked-in Account

\_\_\_\_\_

(in Canadian dollar equivalent)

Governing Legislation

\_\_\_\_\_

**Note to Delivering Institution:** CIBC Investor Services Inc. agrees to administer the locked-in funds transferred under this form in accordance with the governing pension legislation indicated by you immediately above.

### 1. Funds transferred from a LIRA/LRSP/Restricted LSP

If funds are being transferred from a LIRA/LRSP/Restricted LSP to a LIF/LRIF/Restricted LIF, please confirm whether the funds originated from a LIF/LRIF/Restricted LIF held by the annuitant during this calendar year.

☐ Yes    ☐ No

### 2. Transfers to an LRIF

Plan Origination Date

\_\_\_\_\_

Date (Month day, year)

Plan Inception Value

\_\_\_\_\_

(in Canadian dollar equivalent)

#### a) For Newfoundland and Labrador LRIFs

If funds are being transferred from a LIF, please specify the total income earned (in Canadian dollar equivalent) with in the LIF account in the final complete calendar year (i.e., not in the current calendar year).

\_\_\_\_\_

### 3. Transfers between Alberta LIFs

If funds are being transferred from one LIF to another LIF, please specify (in Canadian dollar equivalent)

a) the total amount that has been paid out to the annuitant in the current fiscal year

\_\_\_\_\_

and,

b) the unpaid maximum amount remaining for the year in excess of the minimum

\_\_\_\_\_

and,

c) the total income earned in the current fiscal year

\_\_\_\_\_

### 4. Transfers to An Ontario "New" LIF

\*\*If funds are being transferred from another LIF or LRIF, please specify the total investment earnings (in Canadian dollar equivalent), including unrealized capital gains and losses earned within the LIF/LRIF account in the current fiscal year.

\_\_\_\_\_

Contact Name

\_\_\_\_\_

Telephone Number

\_\_\_\_\_

Fax Number

\_\_\_\_\_

\_\_\_\_\_

Date (Month day, year)

\_\_\_\_\_

Name of Delivering Institution

X

\_\_\_\_\_

Authorized Signature (Delivering Institution)  
(sign within box)

## 9. Client Disclosure

If you have any questions after reading this, please be sure to contact CIBC Investor's Edge at 1 800 567-3343 or CIBC Imperial Service advisor, or CIBC Imperial Investor Service at 1 800 661-7494 (as applicable) for clarification.

### What is the difference between In-Cash and In-Kind?

**"In-Cash"** means that assets which are not currently in liquid form will be sold, redeemed, or otherwise disposed of and the net cash proceeds will be transferred to the Receiving Institution.

*It is important to note that if you have indicated an in-cash transfer or partial in-cash transfer, the sale/redemption/disposition will be executed at market, on a best efforts basis; normal commission charges will apply. To avoid delays, you might want to place the trades yourself with the delivering institution after signing this transfer form.*

**"In-Kind"** means that you want your plan transferred, as is, meaning that none of your existing investments will be disposed of. If you hold investment products and a cash balance, the investment products will 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 plan will, for the most part, depend on the type of plan you are transferring and the investment products you hold. Please note that all your assets may not all be transferred at exactly the same time.

### Registered Plans

Internal transfers between the CIBC group of companies typically take up to 5 business days to complete. Transfers from Canadian Investment Regulatory Organization (CIRO) member firms may take up to 10 business days from the time the Delivering Institution receives the transfer request. Chartered banks have endeavoured to process transfers of deposit-type registered plans within a maximum of 7 business days normally and 12 business days during peak times (February 15 to March 31) from the date the delivering bank receives complete and accurate documentation, or from the maturity date of the instrument (whichever is later), to the date when the delivering bank mails a cheque to the receiving bank. All other transfers may take up to 25 business days from the time the Delivering Institution receives a copy of this form. Please also note the following exceptions.

### Locked-In Plans

These plans generally take longer to transfer, as additional documents are required in order to administer your transfer in accordance with pension legislation. It is important to ensure that the Receiving Institution opens a Locked-In plan for you that is under the same Provincial or Federal Pension Legislation as your current plan. Failure to do so may cause a delay in the transfer.

### Transfer to an Ontario New LIF

In order to receive the maximum amount under the Ontario legislation, CIBC requires details about the investment earnings on the assets that have been transferred into your New LIF this year from you or the delivering institution prior to transferring to CIBC. This information should have been provided to you by the delivering institution as of the date of transfer. If this information is not provided to us before the end of this calendar year, we will be unable to include all of this year's earnings in the calculation of the maximum payment for the next calendar year. This could result in you receiving a lower maximum payment than you would otherwise be entitled to receive.

### Spousal Plans/Common-law Partner

These types of plans may take longer to transfer if you do not ensure that the plan opened at the Receiving Institution is a **spousal/common-law partner** plan.

### RRIFs, LIFs, LRIFs, PRIFs and Restricted LIFs

These transfers may take longer because the Delivering Institution is generally required to pay you the full RRIF Minimum Payment for the current year, before the transfer can be processed. Please ensure that there are sufficient funds in your plan to cover the minimum payment to avoid a delay.

## CIBC Investor Services Transfer Authorization for Registered Investments

### Types of Investment Products

#### Mutual Funds

Mutual funds may take longer to fully transfer.

<sup>2</sup> For CIBC Investor's Edge - As a result of regulatory changes effective June 1, 2022 which prohibits self-directed brokerages from receiving trailing commissions, trailer-paying mutual fund units should not be transferred into CIBC Investor's Edge. Trailer-paying mutual fund unit transfers that are accepted may be switched by CIBC Investor's Edge or the Investment Fund Manager (IFM) to a corresponding class or series of the same mutual fund with no trailing commission. A trade confirmation will be provided for these transactions and reflected in your next account statement. Information regarding the mutual fund class or series you were switched into is available in a Fund Facts document through the fund manufacturer's website or by contacting CIBC Investor's Edge.

Where a switch to a corresponding class or series of the same mutual fund with no trailing commission is not available, a management fee rebate (MFR) may be provided by an IFM at their discretion. Where an IFM determines an MFR will not be provided or where a switch to a similar fund that is non trailer-paying is available but your fund unit(s) may be subject to a deferred sales charge, CIBC Investor's Edge will provide a Dealer Rebate equal to the amount of the trailer received from the IFM and will be processed into your account on at least a quarterly basis and reflected on your statement. For more information, visit [www.investorsedge.cibc.com](http://www.investorsedge.cibc.com).

#### Guaranteed Investment Certificates (GICs) and Term Deposits

<sup>1</sup> Generally, a GIC is not transferable **In-Kind** (as is). Most GICs must be transferred **In-Cash** upon their maturity, unless they are redeemable before maturity. There are exceptions; please check the terms and conditions with the Delivering Institution.

#### Foreign Currency transfers

CIBC Investor Services accounts may hold cash and securities denominated in various currencies, including Canadian Dollars, U.S. Dollars, British Pounds, Swiss Francs, Australian Dollars, Japanese Yen, New Zealand Dollars, and Euros.

#### Other Investment Products

Many other investment products may be non-transferable, non-redeemable or subject to other delays. Some of these include mortgages, foreign securities and non-transferable bonds (minimum denomination requirements).

#### How much will it cost to make a transfer?

#### Administration Fees

Most institutions charge a transfer-out fee; the fee varies. If your plan is self-directed, please note that all institutions charge self-directed administration fees; fees vary. It is **important** to ensure that you have sufficient funds available in your plan with the Delivering Institution to cover transfer and administration fees, or the Delivering Institution may reject the transfer unprocessed, causing a **lengthy delay**.

#### Rejected Transfers

A 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. under margin, short position(s)), etc. If for any reason your transfer request is rejected by the Delivering Institution, they may return the transfer request to the Receiving Institution unprocessed. When the rejection has been rectified, the transfer process may begin again.

#### Additional Clearing Information

Certain transfers may require additional information for processing, the clearing information is as follows:

CIBC Product	Clearing details	
CIBC Investor's Edge and CIBC Imperial Investor Service	FINS No.	T079
	CUID:	WGDB
	FEDWIRE:	WELLS FARGO BANK, N.A. NEW YORK, USA ABA#026005092
	SWIFT CODE:	PNBPUS3NNYC
	CHIPS UID:	0509
	DTC No.	5030
	Euroclear No.	10034
	Dealer Rep Code No.	9479
	IA Code:	Y02