



Transfer Authorization for Registered Investments

\* indicates mandatory fields

This form must be used for Registered Investments (RRSP, LIRA, LRSP, RRIF, LRIF, LIF, PRIF, Restricted LSP, Restricted LIF, and TFSA)

1. Client Information

Form section 1: Client Information. Includes fields for title (Mr., Mrs., Ms., Miss, Dr.), last name, first name and middle name(s), address, city, province, postal code, home telephone, business telephone, social insurance number, and date of birth.

2. Spousal Information (fields are mandatory only if applicable)

Form section 2: Spousal Information. Includes fields for title, last name, first name and middle name(s), and social insurance number.

3. For Use by Mutual Fund Brokers/Dealers

Form section 3: For Use by Mutual Fund Brokers/Dealers. Includes fields for dealer name, representative name, business telephone/fax, dealer account number, dealer number, and representative number.

4. Receiving Institution Information (select one box only)

Receiving Institution:

- Renaissance Investments (Renaissance Investments family of funds, Axiom Portfolios) ATL Funds 1-888-888-3863
1000 de La Gauchetière West, Suite 3200, Montreal, Quebec H3B 4W5, FAX: 1-888-385-9620
CIBC (CIBC Mutual Funds, CIBC Family of Managed Portfolios) CIB Funds 1-888-888-3863
161 Bay Street, 4th Floor, Toronto, Ontario M5J 2S8, FAX: 1-800-285-9620

Registered Type (select one only)

Form section 4: Registered Type. Includes checkboxes for RRSP, Spousal RRSP, LIRA/LRSP, RRIF, Spousal RRIF, LRIF, LIF, PRIF, Restricted LSP, Restricted LIF, TFSA, and Other. Also includes a field for Group Plan Name/No. and Plan/Account No.

5. Investment Instructions

In the absence of satisfactory or complete investment instructions, you authorize and instruct CIBC Asset Management Inc. ("Renaissance Investments") or CIBC, as applicable, to invest your money in Class A units of Renaissance Money Market Fund or CIBC Money Market Fund, respectively.

Table with 4 columns: Fund Name, Fund No, Front-End Sales Charge (Renaissance Investments only), Amount (either \$ or %). Contains 5 rows for investment instructions.

6. Client Instructions to Delivering Institution

Registered Type (select one only)

Form section 6: Registered Type. Includes checkboxes for RRSP, Spousal RRSP, LIRA/LRSP, RRIF, Spousal RRIF, LRIF, LIF, PRIF, Restricted LSP, Restricted LIF, TFSA, and Other. Also includes a field for Delivering Institution Full Name.

Form section 6: Client Instructions to Delivering Institution. Includes fields for address, city, province, postal code, group plan name, and planholder/annuitant account number.



**11. Locked-In Funds**

Locked-In Amount \$ _____	Governing Legislation _____
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**Note to Delivering Institution:** Renaissance Investments or CIBC, as applicable, 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 \_\_\_\_\_ (mmm/dd/yyyy) Plan Inception Value \$ \_\_\_\_\_  
a) For Newfoundland and Labrador LRIFs  
If funds are being transferred from a LIF, please specify the total income earned within 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:  
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, including unrealized capital gains and losses, earned within the LIF/LRIF/Restricted LIF account in the current fiscal year. \$ \_\_\_\_\_

Contact Name _____	Telephone No. _____	Fax No. _____
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X \_\_\_\_\_  
Authorized Signature (Delivering Institution) \_\_\_\_\_  
Date (mmm/dd/yyyy)

**Client Disclosure**

If you have any questions after reading this, please be sure to ask your representative for clarification.

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

**"In-Cash"** means that assets that 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 of your assets may not be transferred at exactly the same time.

Due to the time it takes for mutual funds to be transferred, the holding may fluctuate in value during the transfer process. Should your risk tolerance, objectives, time horizon, or financial situation change, it is your responsibility to inform your mutual fund representative immediately, prior to the competition of the transfer.

**Registered Plans**

Transfers may take between 12-25 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 Ontario legislation, Renaissance Investments or CIBC, as applicable, 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 Renaissance Investments or CIBC, as applicable. This information should be provided to you by the delivering institution as of the date of the transfer. If this information is not provided to Renaissance Investments or CIBC, as applicable, before the end of this calendar year, all of this year's earnings will not be included 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**

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 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.

**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; the 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.