

## Investor Information

Investor Name (please print) \_\_\_\_\_ Social Insurance Number \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_

Home Phone \_\_\_\_\_ Alternate Phone \_\_\_\_\_ Email Address \_\_\_\_\_

## Receiving Institution Information

**Account Type:**  TFSA  Individual RRSP  Spousal RRSP  LIRA  LRSP  RLSP

Investor Account Number \_\_\_\_\_  Individual RRIF  Spousal RRIF  LRIF  LIF  RLIF  PRIF

Mail all Cheques (payable to Credential Direct) or Transfer forms to:

**Credential Direct** 700 - 1111 W. Georgia St. Vancouver BC V6E 4T6 7799/  
 Receiving Institution Name Receiving Institution Address City Province Postal Code Dealer/Rep Code

## For Use by Mutual Fund Brokers/Dealer Only

Credential Securities Inc. #700 - 1111 West Georgia Street Vancouver BC V6E 4T6  
 Receiving Institution Name Receiving Institution Address City Province Postal Code

7799 5083 CRED T088 Partner & Client Care  
 Dealer Rep Code DTC# CUID# FINS# Contact Name

## Investor Direction to Relinquishing Institution

Relinquishing Institution Name \_\_\_\_\_ Investor Account Number \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_

**Transfer** (select one):  All in kind\*\* (as is)  All in cash\*  Partial – in kind\*\* &/or in cash\* (as listed below or List Attached)

**Note:** Please sign any transfer instructions included as attachments to the Transfer form.

**Please attach a copy of the latest statement of your account (including a full list of assets) at the Relinquishing Institution.**

In Kind  Dollars \_\_\_\_\_ Investment Amount \_\_\_\_\_ Investment Description \_\_\_\_\_

In Cash  Units/Shares \_\_\_\_\_ Investment Amount \_\_\_\_\_ Investment Description \_\_\_\_\_

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In Cash  Units/Shares \_\_\_\_\_ Investment Amount \_\_\_\_\_ Investment Description \_\_\_\_\_

**Please cancel all open orders (G.T.C./SIP/SWP/PAC, etc.) for my Account(s) on your books.**

## Investor Authorization

\*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

\*\*Where I have requested a Transfer In Kind, I agree to pay any applicable fees, charges, adjustments or to satisfy any minimum payment required by law.

By signing here, I confirm I have read the disclosure and authorize the transfer of my accounts and its investments as described above.

**X** \_\_\_\_\_  
 Investor Signature Date (dd/mmm/yyyy)

## For Use by Relinquishing Institution Only

Registered Type:  TFSA  RRSP  LIRA  LRSP  RLSP  RRIF:  Qualified  Non-Qualified  LRIF  LIF  RLIF  PRIF  
 Spousal/Common-Law Partner Contributions?  Yes  No If yes, please complete the following:

Spousal or Common-Law Partner Name \_\_\_\_\_ Social Insurance Number \_\_\_\_\_

Locked-in:  No  Yes (Locked-In Confirmation Attached) \$ \_\_\_\_\_  
 Locked In Funds \_\_\_\_\_ Governing Legislation \_\_\_\_\_

Authorized Name \_\_\_\_\_ Authorized Signature \_\_\_\_\_ Date (dd/mmm/yyyy) \_\_\_\_\_ Phone \_\_\_\_\_

By signing here, we certify that the required minimum (RRIF/PRIF) / maximum (LRIF/LIF/RLIF) payment has been made for the current year.

Investor Disclosure and informational document was developed to help you understand the account transfer process. *Read this document carefully before signing the **Investor Authorization** section.* Should you have any questions after reading this document, please contact a **Credentialial Direct 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 **Credentialial Direct** in the form of cash.

**Important Note:** 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 relinquishing 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.

If you select *In Kind* you cannot also select *Dollars*. In the situation where you prefer to specify a dollar value rather than number of shares, please complete similar to the following example:

<input checked="" type="checkbox"/> In Kind	<input type="checkbox"/> Dollars	\$2,500 worth of	XYZ Bond Fund
<input type="checkbox"/> In Cash	<input type="checkbox"/> Units/Shares	Investment Amount	Investment Description

### **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.

Under current IROC regulations, **ATON-eligible securities** should be transferred within **10 business days** from the time of receipt by the Relinquishing Institution. **Non-ATON eligible securities** may take up to **25 business days or longer** depending upon volumes at the relinquishing institution.

### **Types of Investment Products**

#### **Mutual Funds**

Currently, mutual fund products take longer to fully transfer, and may result in a possible delay into your account, due to the requirement of re-registering the mutual fund at the Fund Companies.

#### **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 that 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 Relinquishing Institution for a number of reasons, such as, insufficient funds to cover fees, account not in good standing, i.e. under-margin, short position(s), etc. If for any reason your transfer has been rejected by the Relinquishing Institution, they may return the transfer to **Credentialial Direct** unprocessed. *When the rejection has been rectified, the transfer process must begin again with the Relinquishing Institution using the date of receipt of the corrected transfer documents as the start date of the transfer process.*

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

#### **Transfer Fees**

Some Institutions charge a Transfer Out fee, although the specific cost will vary from firm to firm.

**Important Note:** Please ensure that you have sufficient funds available in your account at the Relinquishing Institution or attach a cheque payable to the Relinquishing Institution to cover transfer and administration fees. If sufficient funds are not available, the Relinquishing Institution may reject the transfer unprocessed, thus causing a lengthy delay.