

# TAX-FREE SAVINGS ACCOUNT Transfer Form

For investment planning advice or assistance filling out this form, call:  
1.800.561.9401 or 416.296.9401

Please return the completed form to:  
CDSPI, 155 Lesmill Road, Toronto, ON M3B 2T8  
E-mail: investment@cdspi.com

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Annuity Contract Issued By: Sun Life Assurance Company of Canada

**Shaded areas for office use only. Important Note: An original hand-written signature is required, so this form cannot be accepted by fax. Complete this form only if you are transferring funds from an existing Tax-Free Savings Account (TFSA) at another Financial Institution to your TFSA at CDSPi.**

## SECTION 1 CLIENT IDENTIFICATION

### A. Name (please print):

Check one:  Dr.  Mr.  Mrs.  Miss  Ms.

\_\_\_\_\_  
Last First Middle or Initial

### B. Social Insurance Number: | | | | | | | | | |

(For use only on information slips or to satisfy other legal requirements.)

### C. Address:

\_\_\_\_\_  
Street and Number Suite No.

\_\_\_\_\_  
City/Town Province Postal Code

### D. Home Telephone No. ( )

\_\_\_\_\_  
Business Telephone No. ( )

## SECTION 2 TRANSFER FROM/TRANSFER TO

### A. Transfer From:

\_\_\_\_\_  
Name of Relinquishing Financial Institution TFSA Account Number

### B. Mailing Address

\_\_\_\_\_  
Street and Number Suite No.

\_\_\_\_\_  
City/Town Province Postal Code

### C. Transfer (check one box only):

- All in cash  
 Partial transfer in cash as indicated below

Investment Name	Amount
_____	\$ _____ %
_____	\$ _____ %
_____	\$ _____ %

Note: Please attach a copy of the latest statement from the Relinquishing Financial Institution.

### D. Transfer To: CDSPi

155 Lesmill Road, Toronto, ON M3B 2T8  
**Make Cheque payable to: CDSPi**

\_\_\_\_\_  
Advisor name

\_\_\_\_\_  
Telephone Number 416.296.9459

\_\_\_\_\_  
Fax Number

\_\_\_\_\_  
TFSA Account Number

### Investment Deposit Instructions

CDSPi Investment Fund Name*	Amount
_____	\$ _____ %
_____	\$ _____ %
_____	\$ _____ %

\* For the list of available CDSPi Funds, please refer to the current CDSPi Fund Descriptions sheet or visit [www.cdspi.com/invest](http://www.cdspi.com/invest).

## SECTION 3 CLIENT AUTHORIZATION

**IMPORTANT:** Before signing, please read the Account Transfer — Client Disclosure information on the reverse side of this page.

I hereby request the transfer of my account and its investments as described above. I have requested a transfer in cash and I authorize the liquidation of all or part of my investments. I agree to pay any applicable fees, charges or adjustments.

\_\_\_\_\_  
Signature of Account Holder Date: | | | | | | | | | |  
Day Month Year

\_\_\_\_\_  
Signature of Irrevocable Beneficiary Date: | | | | | | | | | |  
(if applicable) Day Month Year

\_\_\_\_\_  
Signature Guarantee Stamp Date: | | | | | | | | | |  
Day Month Year

## SECTION 4 FOR USE BY THE RELINQUISHING FINANCIAL INSTITUTION ONLY

We agree to the above for a direct transfer of property in the amount of

\$ \_\_\_\_\_ Date: | | | | | | | | | |  
Day Month Year

\_\_\_\_\_  
Contact Name Authorized Signature

\_\_\_\_\_  
Telephone Number Fax Number

**Continued on reverse** ➔

## ACCOUNT TRANSFER – CLIENT DISCLOSURE

The following information is designed to help you understand the account transfer process. It is important to read this information carefully before signing Section 3 of this Transfer Form. If you have any questions after reading this document, be sure to contact an investment planning advisor at CDSPI Advisory Services Inc.

### What are the consequences of making an In-Cash transfer?

Making an In-Cash transfer 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 WITH 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 FINANCIAL INSTITUTION AT THE TIME OF SIGNING THIS TRANSFER FORM. ADDITIONALLY, SOME FUNDS MAY CHARGE EARLY REDEMPTION PENALTIES.

### How long will my transfer take?

The time required to completely transfer your TFSA account will depend on the types of investment products you currently hold. Please note that all your assets may not be transferred at exactly the same time.

### Registered Accounts

Under current IDA (Investment Dealers Association of Canada) regulations, this type of transfer may take approximately 10 business days from the time of receipt of the transfer request by the Relinquishing Financial Institution.

## Types of Investment Products

### Mutual Funds, Securities and Other Investment Products:

Mutual funds and other securities will be liquidated at their current market value. The proceeds will be transferred into your TFSA account in cash and invested according to your instructions. The transfer will likely take 5-10 business days. 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 and non-transferable bonds (minimum denomination requirements).

### 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. Please check the terms and conditions with the Institution which currently holds your investment. If your GIC matures in more than 6 months' time, please submit your transfer request one month prior to maturity.

### Rejected Transfers:

An account transfer request may be rejected by the Relinquishing Financial Institution for a number of reasons, including insufficient funds to cover fees, account not in good standing (i.e. under-margin, short positions), etc. If for any reason your transfer has been rejected by the Relinquishing Financial Institution, they may refuse to process the transfer. When the rejection has been rectified, the transfer process may begin again and the Relinquishing Financial Institution may then have approximately 10 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 — the cost of which varies from institution to institution. It is important to ensure that you have sufficient funds available in your account at the Relinquishing Financial Institution to cover your transfer and administration fees, as the Relinquishing Financial Institution may refuse to process the transfer, thus creating a lengthy delay.

#### Administration Fees:

Most 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 Relinquishing Financial Institution to cover transfer and administration fees, or the Relinquishing Financial Institution may refuse to process the transfer, thus causing a lengthy delay.