



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)

Handling Instructions

For all Transfers

1. Obtain client's signature. For External transfers, affix a signature guarantee stamp on all printed copies.
2. Fax the branch copy of the signed 2033 form and any documentation such as a client statement from the delivering account to Wholesale Brokerage Operations at 1-800-285-9620.
3. Keep branch copy of the form and supporting documentation and file as usual.

For External "in cash" transfers, in addition to the above steps, do the following:

1. Write "Original Sent Direct" at the top of the branch copy prior to faxing to Wholesale Brokerage Operations.
2. Mail External FI copy of form 2033 directly to the other Financial Institution (FI) (attach any supporting documentation).

Branch Contact Information (if applicable)

*Transit	*Contact Name	*Contact Email Address		
*Telephone No.	Extension	*Fax No.	Rep Code (if applicable)	

Client Information

*Last Name	*First Name	*Social Insurance No.		
Address		City		
Province	Postal Code	Home Telephone No	*Date of Birth (mmm/dd/yyyy)	

Spousal/Common Law Partner (CLP) Information (fields are mandatory for Spousal/CLP plans only)

*Last Name	*First Name	*Social Insurance No.
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Receiving Institution Information

Receiving Institution: 161 Bay Street, 4th Floor, Toronto, Ontario M5J 2S8, FAX: 1-800-285-9620

CIBC Investor's Edge (IE) 1-800-567-3343, Dealer Code: 9479

FINS No.	T079
CUIDS	WGDB
FEDWIRE	BK of NY C/WGI
	ABA#021000018
DTC No.	5030
EUROCLEAR No.	10034
Dealer Rep Code No.	9479

Registered Type: (Select one)

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

Group Plan No. (if applicable)	*Plan/Account No.
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Transfer Authorization for Registered Investments

Client Instructions to Delivering Institution

- External FI/Other
- Imperial Investor Service (IIS) 1-800-661-7494, Dealer Code: 9479
- CIBC Investors Edge (IE) 1-800-567-3343, Dealer Code: 9479
- CIBC Wood Gundy 1-866-814-1273, option 4, Dealer Code: 9280
- CIBC, Fixed Term (CD) (Registered GICs and DISA) (TFSA GICs and Tax Advantage Savings Account) 1-800-465-3863
- 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 Inc.)
- CIBC Securities Inc. (SI Mutual Funds) 1-800-465-3863 Dealer Rep Code: 9319

Registered Type:

- RRSP
- Spousal/CLP RRSP
- LIRA/LRSP
- LRIF
- LIF
- PRIF
- Restricted LSP
- Restricted LIF
- RRIF
- Spousal/CLP RRIF
- TFSA
- Other _____

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

*Address

*City

*Province/State

*Postal Code/Zip

Group Plan No. (if applicable)

*Planholder/Annuitant Account No.

*Transfer Type:

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

For options 3 & 4, provide details for the transfer of Investments and/or Cash Balance.

1. <input type="checkbox"/> In-kind (<i>transfer investment or cash "as is"</i>) or <input type="checkbox"/> Sell investment (<i>in-cash</i>)	Investment Description, Symbol, Certificate, Policy Number or Currency	<input type="checkbox"/> All or <input type="checkbox"/> Shares/Units or <input type="checkbox"/> Dollars	If not All, specify quantity/amount
2. <input type="checkbox"/> In-kind (<i>transfer investment or cash "as is"</i>) or <input type="checkbox"/> Sell investment (<i>in-cash</i>)	Investment Description, Symbol, Certificate, Policy Number or Currency	<input type="checkbox"/> All or <input type="checkbox"/> Shares/Units or <input type="checkbox"/> Dollars	If not All, specify quantity/amount
3. <input type="checkbox"/> In-kind (<i>transfer investment or cash "as is"</i>) or <input type="checkbox"/> Sell investment (<i>in-cash</i>)	Investment Description, Symbol, Certificate, Policy Number or Currency	<input type="checkbox"/> All or <input type="checkbox"/> Shares/Units or <input type="checkbox"/> Dollars	If not All, specify quantity/amount

Locked -in Funds Governed by Pension Legislation

*Plan Type

- LIRA/LRSP
- LIF
- LRIF
- Prescribed RRIF
- Restricted LSP
- Restricted LIF
- Other _____

Transfer Authorization for Registered Investments

***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)

***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)
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Client Authorization**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 associated with or resulting from the disposition.

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.

Date (mmm/dd/yyyy)

X

Signature of Planholder/Annuitant

Transfer Authorization for Registered Investments

Information Required from Delivering Institution

Registered Type:

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

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

Initials

Social Insurance No

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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

Governing Legislation

\$ _____

(in Canadian dollar equivalent)

Note to Delivering Institution: CIBC 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 \$ _____

(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 No.

Fax No.

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Date (mmm/dd/yyyy)

X

Authorized Signature (Delivering Institution)

Client Disclosure

If you have any questions after reading this, please be sure to ask your CIBC or CIBC Wood Gundy advisor (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 Investment Industry Regulatory Organization of Canada (IIROC) 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 - 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.

Types of Investment Products

Mutual Funds

Mutual funds may take longer to fully transfer.

**Guaranteed Investment Certificates (GICs) & Term Deposits

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 and Wood Gundy 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.