

**CIBC Investor Services Inc.**  
**RRIF/LIF/LRIF/PRIF/Restricted LIF**  
**Payment Change Request**

**Client Information (must be fully completed)**

Client's Name

RRIF/LIF/LRIF/PRIF/Restricted LIF Account No

**Payment Options (check one)**

To request an additional RRIF/LIF/LRIF/PRIF/Restricted LIF payment at this time, please indicate the payment amount

\$ \_\_\_\_\_  Gross OR  Net of withholding tax  
(in Canadian dollar equivalent\*)

To change your regular payment Schedule, please provide the following payment information

a) How much would you like to withdraw per payment? (choose one)

Minimum Amount

Specify amount of each payment \$ \_\_\_\_\_  Gross OR  Net of withholding tax  
(in Canadian dollar equivalent\*)

*For LIFs, LRIFs and Restricted LIFs only: If a payment exceeds the Maximum Annual Amount that the pension legislation permits, only the Maximum Amount will be paid*

Maximum Amount (LIF/LRIFs and Federal Restricted LIFs only)

b) What payment frequency would you like for your new RRIF/LIF/Restricted LIF payment(s)? (choose one)

Annually  Semi-Annually  Quarterly  Monthly

c) When would you like your new payment(s) to start? (mandatory) - Date (mm/dd/yyyy) \_\_\_\_\_

**Payment Currency (check one)**

Canadian Dollar  U.S. Dollar\*

**Forward Payments to (check one)**

Deposit to my bank account on file (**Note:** Payment must be in the currency of the linked bank account)

Deposit to my CIBC Investor Services Inc. non-registered investment account - Account No. \_\_\_\_\_

Mail cheque to the address on file for this account.

*\*If the currency of payment is not specified, the amount will be paid in Canadian dollars. If the payment currency selected is a currency other than Canadian, your payment will be calculated based on the applicable exchange rate on the business day prior to when your payment is processed.*

**Acknowledgement (please read carefully and sign below)**

I acknowledge that:

a) I cannot revoke (cancel) any withdrawal request after I have made it

b) I have funds (cash) available to process this request, and it is my responsibility to ensure funds are available for future payments (including any required withholding taxes and fees for taxable withdrawals). If sufficient funds are not available in cash then as provided in the declaration of trust for this RRIF/LIF/LRIF/PRIF/Restricted LIF, CIBC Investor Services may sell sufficient investments to cover these amounts;

c) Withholding tax if applicable, is calculated and applied in Canadian dollars and I am responsible for determining any other tax consequences;

d) For all payments/transfers in a currency other than Canadian dollars, all tax reporting will show the Canadian dollar equivalent of the payment and calculated using the exchange rate as of the close of the business day immediately prior to your payment date. The payment will be made using the foreign dollars in your ISI account, and no cash conversion will take place;

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- e) A T4RSP or NR4 (and a Relevé 2 if I have indicated that I reside in Quebec) will be issued for the year a withdrawal occurs;
- f) I may make changes to the payment schedule without incurring a fee. Each request for an additional, unscheduled (lump sum) payment will be subject to a fee;
- g) If I have a LIF/Restricted LIF, the total amounts withdrawn each year cannot exceed the maximum payment amount;
- h) I realize that no withholding tax is withheld at source for payment up to and including the minimum amount. Payment amounts in excess of the minimum amount are subject to withholding of tax at source. Anytime I require more than the minimum income tax withheld at source, I must submit to CIBC Investor Services a completed Canada Customs and Revenue Agency Form TD3 (and a Form TP1017V if I reside in Quebec) REQUEST FOR INCOME TAX DEDUCTION on non-employment income;
- i) **Quebec only:** You have asked that this form and all related documents be in English only. Vous avez exigé que la présente formule et tous les documents qui s'y rattachent soient rédigés en anglais.

X

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Date (mm/dd/yyyy)

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Client's Signature

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**Where to send this completed form**

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Mail form to: CIBC Investor Services Inc.  
Plan Accounts Department  
161 Bay Street, 4<sup>th</sup> Floor  
PO Box 500  
Toronto ON M5J 2S8

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**Customer's Responsibility**

It is your responsibility to ensure there is sufficient cash in the RRIF/LIF/LRIF/PRIF/Restricted LIF Account to provide for fees and withholding tax and your RRIF/LIF/LRIF/PRIF/Restricted LIF payment(s).

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**Our Responsibility**

When a payment change request is received by CIBC Investor Services, the withdrawal will be processed as follows:

- If the payment request is "effective immediately" and is received in good order by 3:00 p.m. eastern time, the request will be processed by the close of the next business day. Requests received after 3:00 p.m. eastern time will be processed by the close of business two business days later.
  - Payments that have an effective date which is a weekend or a holiday will be processed on the first business day after the weekend or holiday.
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