

## Retirement Savings Plan (RRSP) Withdrawal Request

### Please Select the client type

☐ Imperial Investor Service ☐ Investor's Edge

### Client Information (must be fully completed)

Client's Surname	Client's First Name	RRSP Account Number

#### 1. What type of withdrawal would you like to do? (please choose one)

- ☐ Home Buyers' Withdrawal (HBP), (please include the Revenue Canada Form [Number T1036](#)); or
- ☐ Lifelong Learning Plan (LLP) Withdrawal, (please include the Revenue Canada Form [Number RC96](#))
- ☐ Taxable Withdrawal Full (account to be closed); or
- ☐ Taxable Withdrawal Partial - If gross or net are not indicated, the default will be gross
- ☐ Gross ☐ Net (after withholding taxes and fees) \_\_\_\_\_

**Note:** No taxes are required to be withheld for HBP or LLP withdrawals.

#### 2. How would you like to receive your payment? (please choose one)

- ☐ Cash (Canadian Dollars)
- ☐ Cash (USD) (only applicable for payments to ISI Accounts)
- ☐ In-Kind
- ☐ Mixture of In Cash and In-Kind

Definition of "in kind": "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. If securities are to be withdrawn "in-kind" or a "Mixture of In-Cash and In-kind" applicable fees will apply

*Example: Stock Certificates (100 shares of CIBC Common-CM) or Mutual Funds Units (100 units of CIBC US Equity Fund).*

**Note:** 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.

#### 3. Where would you like the withdrawal sent? (please choose one)

- ☐ Transfer requested amount to my attached bank account (EFT)
- ☐ Transfer the requested amount to my CIBC Investor Services Inc. Non-Registered Account

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

I acknowledge that:

- a) I cannot revoke (cancel) this withdrawal request later on;
- b) I have funds (cash) available to process this withdrawal in the specified Currency of Payment (including any required withholding taxes and fees for taxable withdrawals);
- c) Withholding tax if applicable, is calculated and applied in Canadian dollars, and I am responsible for determining any other tax consequences;
- d) A T4RSP or NR4 (and a Relevé 2 if I have indicated that I reside in Quebec) will be issued for the year a taxable or LLP withdrawal occurs;
- e) 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;
- f) All withdrawals (other than HBP & LLP withdrawals) are subject to a fee;
- g) **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.*

**RRSP Withdrawal Request**

		<b>X</b>	
Date (Month day, year)	Name		Signature (sign within box)

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**Client's Responsibility**

It is your responsibility to ensure there is sufficient cash in the RRSP Account to provide for withdrawal amount, fees and withholding tax. Please ensure you call CIBC investors edge or your IIS advisor and place any required trades, to make cash available prior to submitting this request. Otherwise, the withdrawal request will be delayed.

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**Where to send this completed form**

- Email form to :      1. Call us at 1 800 567-3343 to request a secure email.  
                                 2. Reply to the encrypted email with your document(s) attached.
- OR
- In person :              Take your document(s) to any CIBC Banking Centre.
- OR
- Mail form to :              CIBC Investor Services Inc.  
                                 c/o Brokerage Client Services  
                                 161 Bay Street, 4th Floor  
                                 Toronto, ON M5J 2S8

**Note:** Taxable withdrawals may be submitted online after signing into your account.

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**Our Responsibility**

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

- Once the form is received and in good order, it typically takes 1-2 business days to process, if funds have settled and are available for withdrawal. Timing may vary during peak season.
  - Withdrawal will be processed on the next business day following the submission of this form.
  - Withdrawals from a locked in Plan are not permitted, (see the legislation for exceptions, conditions and any applicable documents).
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