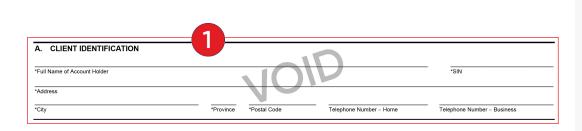


Quick Reference Guide

T-2033 Form Transfer Authorization for Registered Account



| * NBDB Client Account Number | *NBDB Account Currency: | | | |
|-----------------------------------|--|------------------------------------|--------------|------|
| | | | | |
| * NBDB Registered Account Type (c | heck one box only and applies to both account nu | mbers above-mentioned, if applical | ble): | |
| RRSP | Spousal RRSP | | Spousal RRIF | TFSA |
| LIRA (Legislation:) | Locked-In RRSP (Legislation: FED) | RLSP (Federal Restricted) | FHSA | PRIF |
| LIF (Legislation:) | Locked-In RRIF (Legislation: FED) | RLIF (Federal Restricted) | Other: | |

| *Transfer (<u>check one box only</u>): | | | | | | | | | | | | | |
|--|---|--|------------------------------|---------------------------------|------------------------|---|-------|--|----------|--|--|--|--|
| | Full in Kind (as is / no sell) Full in Cash** (all assets will be sold) | | | | | | | | | | | | |
| | Full Mix** | Full Mix** (please indicate below assets to sell and assets to transfer as is) | | | | | | | | | | | |
| | In Kind | In Cash** | | Security Symbol and/or | Investment Description | GIC Full Maturity Date (YYYY MM DD) | | Partial Asset (please complete one box) | | | | | |
| | (as is) | (asset to sell) | GIC at Maturity (no sell) | Policy or Certificate Number | | | Asset | Amount | | | | | |
| | | | | | | | | Amount | Quantity | | | | |
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In Cash** (asset to sell)

 $\overline{\Box}$

Special Feature of Certain Institutions

> For all institutions, GICs are non-transferable.

Wealthsimple

> Please pay particular attention to the note on fractional shares*.

In Kind (as is) or

> FHSA is transferable in cash only.

Tangerine

Balance of the account (if applicable) :

> The institution accepts scanned document, but requires a handwritten signature.

FTQ

> The institution does not allow transfers in kind. The FTQ redemption form is required. In addition, for clients under age 65, proof of retirement is required.

*Special Feature for Fractional Shares

Before requesting a transfer, frational shares must be liquidated of left with the ceding institution (if applicable).

1

Client Identification

Complete all fields.
 Social Insurance
 Number (SIN) is
 mandatory.

2

Account Type

- Enter your NBDB account number and check the currency.
- Check only one of the account types.



Transfer

- > Check one box only. If you check:
- "Full in Kind" box Do not add details.
- "Full in Cash" box Do not add details. Note: Sales will be made to the selling broker.
- "Full Mix" box Full transfer, including part of the assets to be sold and the balance of the assets to be retained. Complete the table to specify your request.
- "Partial" box Complete the table to specify your request.

I hereby request the transfer of my account as directed in the Section "C" above. In the case of a full transfer, please cancel all open orders, all contribution by pre-authorized debit plan and systematic withdrawal plan for my account mentioned above.

I ACKNOWLEDGE that fees and taxes could be charged to process the transfer and I authorize the liquidation of part of my assets as necessary to complete my transfer request.

I ACKNOWLEDGE that as long as a trailing commission investment fund held in my account has not been exchanged for an identical or similar fund, which exchange shall be done without prior instructions from me, NBDB shall grant me a rebate equal to the amount of the commission received by NBDB. For more information, refer to the FAQ – Dealer Rebate and Transfers, section Investment products | Mutual funds on <u>nbdb.ca</u> website.

For a transfer from my FHSA to my RRSP or RRIF: I understand that if I have an excess FHSA amount at the time of the transfer and I transfer property from my FHSA to my RRSP or RRIF, any portion of the amount transferred that exceeds the total fair market value (FMV) of all the property held in all of my FHSAs at the time of the transfer minus the exceess FHSA amount at the time of the transfer, will be treated as both:

- a taxable withdrawal from my FHSA, which must be included as income on my income tax and benefit return for the year of the transfer
- a new RRSP contribution at the time of the transfer to my RRSP or RRIF

For a transfer from my RRSP to my FHSA: I certify that the amount transferred does not result in an excess FHSA amount.

For a transfer from a spousal RRSP of which I am the annuitant to my FHSA: I understand that if I intend to transfer property from my spousal RRSP, I am not permitted to transfer any amounts from the RRSP if my spouse has contributed any amounts to any of my spousal RRSPs during the current year or the two preceding calendar years. If I make such a transfer, the amount of the transfer will be both: - a taxable withdrawal from my RRSP

a new contribution to my FHSA





Guaranteed Signature (for Head Office use only)

Signature

- The account holder's signature is mandatory, and the date must be entered.
- A form signed electronically using Adobe software is also accepted.
- > The document is valid for 6 months.

Sending the Form

- It is important to send the transfer request via the secure <u>Message Centre</u> of the online brokerage platform.
- > Attach a copy of the most recent statement from the ceding institution (if available).

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