



AUTHORIZATION TO TRANSFER INVESTMENTS FORM

700 - 1111 West Georgia Street Vancouver, BC, Canada V6E 4T6 604.605.4199 Toll Free 1.877.787.2330

Internal Use Only: Confirmation #

Username

1. ACCOUNT HOLDER INFORMATION

Primary Account Holder Name (First, Initial, Last) Social Insurance Number
Joint Account Holder Name (First, Initial, Last) Social Insurance Number
Home Address City Province Postal Code

2. RECEIVING INSTITUTION

Note: Please attach a copy of the latest statement of your account (including a full list of assets) at the Relinquishing Institution; failure to do so may result in the unnecessary delay of the transfer or outright rejection. Please send funds via A\$M to dealer 7799. Please mail cheques to:

Aviso Financial Inc. 700 - 1111 West Georgia Street, Vancouver, BC, Canada V6E 4T6
Phone
Rep Code 7799 Dealer Number 5083 DTC Number CRED Contact Name Fax
Account Type (select one):
Currency:
Account Number
RSP Spousal RSP LIRA / LRSP RLSP Non-Registered Joint/JTWROS Informal Trust TFSA CAD
RIF Spousal RIF LIF / LRIF RLIF PRIF Estate Corporate Formal Trust FHSA USD

3. ACCOUNT HOLDER AUTHORIZATION (READ CAREFULLY BEFORE SIGNING)

Relinquishing Institution Name Account Number
Address
I authorize you to deliver to Qtrade Direct Investing ("QDI") the account you are carrying for me and to QI to receive the account. These instructions are given subject to QDI's approval of my account. I have also requested QDI to act on my behalf in the resolution of any incidental account differences or adjustments which may arise with you as a result of my account transfer request.
Transfer (select one): All In Kind** (as is) All In Cash* All Assets but Mixed In Kind** and In Cash* (as listed on attached sheet) Partial - In Kind** and/or In Cash* (as listed on attached sheet)
Comments:

* Where I have requested a Transfer In Cash, I authorize the liquidation of all or part of my investments. I agree to pay any applicable fees, charges or adjustments required to be paid prior to delivery of my account.

** Where I have requested a Transfer In Kind, I authorize the liquidation of _____ to pay any applicable fees, charges, adjustments or RIF/LIF minimum payments required to be paid prior to delivery of my account.

I hereby request the transfer of my account as described above and its investments. In the event that, for any reason, any of the securities held for my account cannot be delivered to QDI in accordance with this instruction, I request that you contact me immediately, indicating the securities affected and the reason for the inability to deliver.

For transfers to an FHSA, I certify that the amount transferred does not result in an excess FHSA amount. By signing here, I confirm I have read and understand the disclosure and authorize the transfer of my accounts and its investments as described above.

I have attached the most recent copy of my Account Statement from the Relinquishing Institution.

x Primary Account Holder Signature Date (dd/mm/yyyy) x Joint Account Holder Signature Date (dd/mm/yyyy)

4. FOR USE BY RELINQUISHING INSTITUTION ONLY

We have transferred \$ Amount of transfer fee charged \$ Currency:
from the following Account Type: RSP Spousal RSP LIRA / LRSP RLSP Non-Registered Joint/JTWROS Informal Trust TFSA CAD
RIF Spousal RIF LIF / LRIF RLIF PRIF Estate Corporate Formal Trust FHSA USD
RIF: Qualified Non-Qualified LIF: Old New
Spousal Plan: No Yes If yes: Spouse or Common-Law Partner Name (First, Initial, Last) Social Insurance Number
Locked In: No Yes \$ Locked-In Funds Governing Legislation
I certify that the information given on this form is correct and complete and that the required minimum (RRIF/PRIF) / maximum (LRIF/LIF) has been made for the current year.

x Authorized Name Phone Number x Authorized Signature Date (dd/mm/yyyy)

Qtrade Direct Investing is a division of Aviso Financial Inc., member of the Canadian Investor Protection Fund.

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5. ACCOUNT TRANSFER CLIENT DISCLOSURE

This Client Disclosure and informational document was developed to help you understand the account transfer process. **It is important to read this document carefully before signing this Authorization To Transfer Investments Form.** Should you have any questions after reading this document, please be sure to address your inquiries with a Representative of Qtrade Investor at 1.877.787.2330 or DirectInvesting@qtrade.ca

A. What is the difference between IN-CASH and IN-KIND?

In-Cash 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 IF YOU HAVE INDICATED 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 INSTITUTION AT THE TIME OF SIGNING THIS AUTHORIZATION TO TRANSFER INVESTMENTS FORM.

In-Kind means that you want the account transferred, as is. If you hold investment products and a cash balance, then the investment products may be transferred as well as the cash balance in their current state.

B. How long will my transfer take?

The time required to completely transfer your account will for the most part depend on the type of account you are transferring and type of investment products you currently hold. Please note that all your assets may not all be transferred at exactly the same time. Under current IROC regulations, transfers may take approximately 10 business days from the time of receipt by the Relinquishing Institution, if they are being delivered via the Account Transfer Online Notification System (ATON). If a transfer is not being delivered via ATON, the length of time to complete the transfer could exceed 10 business days.

Certain Registered Account types may take longer to transfer. These include the following:

Locked In Accounts:

These plans generally take longer to transfer, as additional documents are required in order for the Receiving Institution to administer the account, as set out under the various Provincial and Federal Legislations. It is IMPORTANT to ensure that the account opened at your new firm is opened as LOCKED IN, and under the same Provincial or Federal Legislation as your current account. Failure to do so may cause a delay in the transfer of your account.

Spousal Accounts:

These types of plans may take 12 - 25 business days, as long as you ensure that the account opened at your new firm is opened as a SPOUSAL account. Failure to do so may cause a delay in your transfer.

RRIF Accounts:

RRIF account transfers may exceed regulatory time frames as the Delivering Institution is generally required to pay to the client the full year RRIF Minimum Payment. This must be done before the transfer can be processed. Please ensure that there are sufficient funds in your RRIF account to cover the minimum payment to avoid a delay.

Certain investment product types may take longer to transfer. These include the following:

Mutual Funds:

Currently, mutual fund products take longer to fully transfer, and may result in a possible delay into your new account, due to the requirement of re-registering the mutual fund at the fund companies. On average mutual funds require 5 - 10 business days to transfer from the time the mutual fund power of attorney is received by the Receiving Institution. If fund units that are redeemed in the process of a cash transfer were originally purchased under a Deferred Sales Charge (DSC) option, the sales of these units may result in a redemption fee being charged by the mutual fund company.

Any mutual fund securities transferred in for which a trailing commission is payable may be switched to a corresponding class or series of the same mutual fund with no trailing commission, or where such a class or series is not available, Qtrade Direct Investing will apply a dealer rebate for any trailing commissions received. For more details please refer to the *Customer Agreements & Disclosure Documents*.

Guaranteed Investment Certificates:

Please check the terms and conditions with the Institution which currently holds your investment to ensure the GIC is transferrable.

Other Investment Products:

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, Non-transferable Bonds (minimum denomination requirements).

C. What happens if a transfer is rejected by the Relinquishing Institution?

An account transfer request may be rejected by the Relinquishing Institution for a number of reasons, such as, insufficient funds to cover fees, locked in confirmations required, account not in good standing i.e. undermargin, short position(s), etc. If for any reason your transfer has been rejected by the Relinquishing Institution, they may return the transfer to the Receiving Institution unprocessed. When the rejection has been rectified, the transfer process may begin again and the Relinquishing Institution may then have approximately 10 business days from the date of receipt of the transfer document to process the transfer.

D. What happens to my systematic plans when I transfer my account?

Upon transfer of a nominee account, all systematic plans are terminated by the Relinquishing Institution, i.e. DRIPs, PACs, AWDs and RIF payments. To set-up the systematic plan at Qtrade Investor, please complete and submit the applicable form found at www.qtrade.ca under Download Forms.

E. How much will it cost to transfer my account?

Most institutions charge a transfer out fee of which the cost vary. It is important to ensure that you have sufficient funds available in your account at the Relinquishing Institution to cover your transfer and administration fees, as the Relinquishing Institution may reject the transfer thus creating a lengthy delay.

F. FHSA Transfers

Excess FHSA amount. For more information, go to canada.ca/contribute-transfer-too-much-FHSA.

From Spousal RRSP to FHSA

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

- a taxable withdrawal from my RRSP. For more information, go to canada.ca/withdrawing-spousal-common-law-partner-rrsp.
- a new contribution to my FHSA. For more information, go to canada.ca/participating-fhsa.

From FHSA to 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 excess 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 more information, go to canada.ca/transfers-between-fhsa-rrsp-rrif.



AUTHORIZATION TO TRANSFER INVESTMENTS FORM APPENDIX

Form 359A

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Vancouver, BC, Canada V6E 4T6
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1. ACCOUNT HOLDER INFORMATION

Primary Account Holder Name (First, Initial, Last)

Social Insurance Number

Joint Account Holder Name (First, Initial, Last)

Social Insurance Number

Account Type (select one):

Currency:

Receiving Account Number

- RSP Spousal RSP LIRA / LRSP RLSP Non-Registered Joint/JTWROS Informal Trust TFSA CAD
RIF Spousal RIF LIF / LRIF RLIF PRIF Estate Corporate Formal Trust FHSA USD

2. TRANSFER DETAILS

Use this section to list all the assets included for Mixed (All Assets but Mixed In Kind and In Cash) or Partial (In Kind and/or In Cash) Transfers only.

Table with 5 columns: Instruction, Symbol, Quantity, \$ Amount, Description. Each row includes checkboxes for 'In Cash' and 'In Kind'.

NOTE: Where I have requested a transfer in cash, I authorize the full liquidation of all or part of my investments as indicated.