



In this application, the terms **you** and **your** mean the owner of the RBC Guaranteed Investment Funds contract. The terms **we**, **our** and **us** mean RBC Life Insurance Company.

What is your RBC Guaranteed Investment Funds (GIF) Contract number? Check a box to tell us which account(s) you want to change.

| Account Type | Contract # | Account Type | Contract # |
|---|------------|---|------------|
| <input type="checkbox"/> RRSP | | <input type="checkbox"/> RLIF | |
| <input type="checkbox"/> LIRA | | <input type="checkbox"/> Locked-in RRSP | |
| <input type="checkbox"/> LIF | | <input type="checkbox"/> RRIF | |
| <input type="checkbox"/> RLSP | | <input type="checkbox"/> PRIF | |
| <input type="checkbox"/> Spousal RRSP | | <input type="checkbox"/> TFSA | |
| <input type="checkbox"/> Non-registered | | <input type="checkbox"/> Other: | |
| <input type="checkbox"/> LRIF | | | |

Instructions

- a) To **Withdraw from a RRSP, Spousal RRSP, TFSA**, complete parts **1, 2a, 4, 5**, and **7**.
b) To **Withdraw from a Non-registered account**, complete parts **1, 2a, 3, 4, 5**, and **7**.
c) To **Withdraw from a RRIF, LIF, LRIF, RLIF or PRIF account**, complete parts **1, 2b, 3, 4, 5**, and **7**.

1. Contract Owner Information

| | |
|--|-------------------------------|
| Legal Name (first, middle initial, last) | Social Insurance Number (SIN) |
|--|-------------------------------|

If you have moved recently, please provide your new address.

| | | | |
|--|----------|-------------|------------------|
| Mailing Address (number, street and apartment) | | | |
| City or town | Province | Postal code | Telephone number |
| If your mailing address above is a PO Box, General Delivery or Rural Route, please provide your civic or street address below. | | | |
| Street Address (number, street and apartment) | | | |

2a. Withdraw from a RRSP, Spousal RRSP (Subject to attribution), TFSA or Non-registered account

| | | |
|---|---|--|
| <input type="checkbox"/> FULL withdrawal | <input type="checkbox"/> Partial withdrawal | ▪ Amount of \$ _____. This amount is the <input type="checkbox"/> gross or <input type="checkbox"/> net amount to be withdrawn. If gross or net <u>not</u> indicated, default will be gross. (Complete Section 4 – Withdrawal Election). |
| How should we remit your full or partial withdrawal money? | | |
| <input type="checkbox"/> A cheque mailed to your home address <input type="checkbox"/> Other, please specify: | | |
| <input type="checkbox"/> An electronic funds transfer to your bank account (Complete Section 5 – Banking Information) | | |
| <input type="checkbox"/> Set-up new Scheduled Withdrawal Payment (SWP) instruction (please fill in all areas within part 3) Not for RRSPs | | |
| <input type="checkbox"/> Make changes to existing SWP instruction (please fill in only those areas within part 3 where you would like to change an instruction) Not for RRSPs | | |

2b. Withdraw from a RRIF, LIF, LRIF, RLIF or PRIF account (subject to defined minimums and/or maximums)

| | | |
|--|---|--|
| <input type="checkbox"/> FULL withdrawal | <input type="checkbox"/> Partial withdrawal | ▪ Amount of \$ _____. This amount is the <input type="checkbox"/> gross or <input type="checkbox"/> net amount to be withdrawn. If gross or net <u>not</u> indicated, default will be gross. (Complete Section 4 – Withdrawal Election). |
| How should we remit your full or partial withdrawal money? | | |
| <input type="checkbox"/> A cheque mailed to your home address <input type="checkbox"/> Other, please specify: | | |
| <input type="checkbox"/> An electronic funds transfer to your bank account (Complete Section 5 – Banking Information) | | |
| <input type="checkbox"/> Set-up new Scheduled Withdrawal Payment (SWP) instruction (please fill in all areas within part 3) | | |
| <input type="checkbox"/> Make changes to existing SWP instruction (please fill in only those areas within part 3 where you would like to change an instruction) | | |

3. Scheduled Withdrawal Payment (SWP) Instructions

- ☐ Monthly
 ☐ Quarterly
 ☐ Semi-Annually
 ☐ Annually
- ☐ A cheque mailed to your home address
 ☐ An electronic funds transfer to your bank account (Complete Section 5)
- ☐ Gross
 ☐ Net
- If gross or net not indicated, default will be gross.

For RRIF, LIF, LRIF, RLIF or PRIF accounts

- ☐ Minimum, as defined in the Income Tax Act (Canada), or any other applicable legislation
- ☐ Equal payments of \$ _____, subject to defined minimums or maximums
- ☐ \$ _____, increasing annually by _____ %, subject to defined minimums or maximums
- ☐ Maximum LIF, LRIF or RLIF payments, as defined in applicable LIF, LRIF or RLIF regulations
- ☐ 20% 'free' payment, subject to defined minimums or maximums and any conditions described in the Information Folder
- ☐ Variable payment, subject to defined minimums or maximums. Please list the payment on a separate sheet and attach it to this form.

For Non-registered accounts

- ☐ Equal payments of \$ _____ (subject to defined minimums)

- **What date would you like your payments to begin** (choose any day between the 1st & the 28th – d/m/y)? _____
- **If income payments are to begin in the calendar year of issue**, state the amount of each payment to be made in that year and the date upon which the payment is to be made.

| | |
|-------------------|--------------|
| Date (dd/mm/yyyy) | Amount \$ |
| Date (dd/mm/yyyy) | Amount \$ |

| | |
|-------------------|--------------|
| Date (dd/mm/yyyy) | Amount \$ |
| Date (dd/mm/yyyy) | Amount \$ |

4. Withdrawal Election

Tell us which funds we should take your withdrawal money from

| Fund number | Fund name | Allocation for a partial withdrawal | Allocation for a SWP |
|-------------|--------------|-------------------------------------|----------------------|
| | | % | % |
| | | % | % |
| | | % | % |
| | | % | % |
| | TOTAL | 100% | 100% |

5. Banking Information

Please fill in this section if you are starting a new SWP, requesting an electronic funds transfer or requesting a change to existing banking information.
Please attach a **SPECIMEN** personalized blank cheque marked "Void."

| | | |
|---|----------------|-----------------------|
| Name and branch of your financial institution | Account number | Branch transit number |
|---|----------------|-----------------------|

6. Additional comments

**7. Signatures**

You agree that the changes, elections, and/or requests indicated on this form will take effect in accordance with the terms of the form, subject to the terms of the contract. You further acknowledge that you have read and understood the terms and conditions described on the front and back of this form (this form has 2 pages).

| | | |
|---|----------------------|-------------------|
| Signature of Contract Owner | Signature of witness | Date (dd/mm/yyyy) |
| Signature of joint account Contract Owner (if applicable) | Signature of witness | Date (dd/mm/yyyy) |
| Signature of irrevocable beneficiary (if applicable) | Signature of witness | Date (dd/mm/yyyy) |

What you agree to when you sign this form

By signing this form, you confirm that:

- If you are requesting a withdrawal, you may incur surrender charges. Please read the RBC GIF Summary Information Folder, or ask your Advisor for details about any charges you may incur.
- You understand that payments from any registered account will be subject to tax under the provisions of the Income Tax Act (Canada) and, where applicable, provincial Income Tax Acts.
- You understand that any amounts paid to you or your beneficiaries could be subject to income tax.
- Any withdrawal taken from a RBC GIF contract will cause a proportionate reduction in any guarantee amounts on any funds you may own. Please see the RBC GIF Summary Information Folder for more details.

▼ TO BE COMPLETED BY YOUR ADVISOR ▼**(PLEASE PRINT)**

| | | | |
|--------------|--------------------------------------|--------------|-------------|
| Advisor name | Dealer / Agency name (if applicable) | Advisor code | Dealer code |
| | | | |