

# Withdrawals and/or Transfers to RRIF/LIF/LRIF/PRIF

## Guaranteed Interest Contract

### Instructions for completing this form

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**Please make additional copies for the Owner and Representative.**

Please complete section 1, *Contract details*, and the section relating to the transaction you are requesting.

Owner signatures are required on this form in the following situations:

- the contract is owned by more than one person, an estate or a trust
- an ownership restriction exists, for example an irrevocable beneficiary
- the withdrawal is \$50,000 or greater
- the withdrawal is payable to a third party, or
- you are changing your banking information or changing the payee for scheduled payments
- you are increasing the amount of a scheduled payment
- you are transferring your Manulife Investments GIC RSP/LIRA to a RIF/LIF/LRIF/PRIF contract

For other transactions, the representative may sign on behalf of the owner as long as the date and time of owner contact are included.

This form may be faxed to us at 1-877-277-3774 if owner signatures are not required. If this form is faxed to us, please do not send the original.

If owner signatures are required, please send the original and do not fax the form.

Send this completed form to:  
**Manulife Financial**  
**500 KING ST N**  
**PO BOX 1602 STN WATERLOO**  
**WATERLOO ON N2J 4C6**

# Guaranteed Interest Contract Withdrawals/Transfers to RRIF/LIF/LRIF/PRIF

In this form, the terms *you*, *your* and *owner* refer to the person who has policyowner's or policyholder's rights under the contract. The terms *we*, *our* and *us* refer to The Manufacturers Life Insurance Company (Manulife Financial).

<b>1 Contract details</b> Please complete this section for all transactions.	Name of owner (first, middle initial, last)	Contract number(s)
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<b>2 Withdrawal and payment options</b> By completing this section, you, the owner, may request a full withdrawal, a partial withdrawal, set up or change scheduled payments out of your contract into a bank account.	<p><b>Unscheduled withdrawal options:</b></p> <input type="radio"/> Partial withdrawal <input type="radio"/> Full withdrawal and close your contract
	<p><b>Scheduled payment options:</b></p> <input type="radio"/> Set up or change a scheduled payment (non-registered or RIF/LIF/LRIF/PRIF contracts only) <input type="radio"/> Change your banking information for scheduled payments <input type="radio"/> Stop your scheduled payment plan

<b>3 Transfer options</b> Complete this section if you wish to amend your existing RSP to become a RIF contract. A new contract number will be assigned for administrative purposes only.	<p><b>Please check one:</b></p> <input type="radio"/> RIF <input type="radio"/> LIF (For LIF, please attach proof of age) <input type="radio"/> LRIF <input type="radio"/> PRIF (Saskatchewan only)
	Please complete sections 6 to 10.

<b>4 From which Account are you requesting your unscheduled withdrawal?</b> If Gross or Net is not selected, the default will be Gross.	Account number	Withdrawal amount	Select Gross or Net	Effective date of withdrawal	Maturity date of Account (dd/mmm/yyyy) or Daily Interest Account value
		\$	<input type="radio"/> Gross <input type="radio"/> Net	<input type="radio"/> On maturity date <input type="radio"/> Current date	
		\$	<input type="radio"/> Gross <input type="radio"/> Net	<input type="radio"/> On maturity date <input type="radio"/> Current date	
		\$	<input type="radio"/> Gross <input type="radio"/> Net	<input type="radio"/> On maturity date <input type="radio"/> Current date	
<input type="radio"/> Check here if you wish to take advantage of your 10% free withdrawal option on the above amounts. (This feature is available once per calendar year for RIF/LIF/LRIF/PRIF contracts).					
<b>Tax withholding selection (for RIF/LIF/LRIF/PRIF contracts only):</b> <input type="radio"/> Minimum rate <input type="radio"/> Client specified rate      Fed _____%      Prov (for Quebec residents) _____% Client specified rate selected must be above or meet the legislated minimum. If rate is lower than legislated minimum, then the rate will default to the legislated minimum.					

<b>5 How do you want to receive your unscheduled withdrawal?</b> For locked-in contracts, please attach Confirmation of Compliance (NN0718E).  If you want the payment to be made to someone other than you, the payment can only be made by cheque.	<b>Provide your unscheduled withdrawal information below (check one):</b>				
	<input type="radio"/> Cheque made payable to you				
	<input type="radio"/> Cheque made payable to:	Name (first, middle initial, last)		Relationship to owner	
		Address			
	<input type="radio"/> Direct deposit to payee's bank account. Please attach a personalized blank cheque marked "VOID" from the applicable account or complete the information below.				
	Name of your bank or financial institution		Transit number	Bank number	Account number
	<input type="radio"/> Transfer to the following Manulife Financial product or other financial institution				
	Name of Manulife Financial product or other financial institution			Account, contract or application number	
	Address (number and street)				
	City or town		Province	Postal code	

## 6 Scheduled payment information

This section is only available to RIF, LIF, LRIF, PRIF or non-registered contracts.

If you do not specify a date, we will default to the end of month.

The amount selected cannot fully deplete the Account before the maturity date.

For RIF/LIF/LRIF/PRIF you are required to take at least the RIF Minimum as income. In the first calendar year the RIF minimum amount is zero.

All payments will be directly deposited to the bank account specified.

### RIF/LIF/LRIF/PRIF payment options (select one):

- RIF/LIF/LRIF/PRIF minimum  
 LIF/LRIF maximum  
 Level - client specified amount

### Non-registered payment option only:

- Interest only (Withdrawal order option and amount is not applicable)

#### Payment frequency:

- Monthly  Semi-annually  
 Quarterly  Annually

#### Month and year of first payment

\_\_\_\_\_

#### Day of your payment:

- End of month  
 Other day, please specify \_\_\_\_\_

#### Level or Indexed amount

\$ \_\_\_\_\_

#### Indexed percentage

\_\_\_\_\_ %/yr

#### Withdrawal order options:

- Lowest rate term first  Pro-rated across all terms

#### Tax withholding selection (for RIF/LIF/LRIF/PRIF contracts only):

- Levelized minimum  
 Client specified rate Fed \_\_\_\_\_% Prov (for Quebec residents) \_\_\_\_\_%  
 Client specified rate selected must be above or meet the legislated minimum. If rate is lower than the legislated minimum, then the rate will default to the legislated minimum.

Direct deposit to payee's bank account. Please attach a personalized blank cheque marked "VOID" from the applicable account or complete the information below.

Name of your bank or financial institution

Transit number

Bank number

Account number

## 7 If legislation permits, is RIF/LIF/LRIF/PRIF minimum based on your spouse's age?

- Yes  No If "Yes," please provide the following information about your spouse:

Your spouse's name (first, middle initial, last)

Date of birth (dd/mmm/yyyy)

Spouse's Social Insurance Number

Sex

- Female  Male

## 8 If LIF, LRIF, or PRIF, do you have a spouse within the meaning of applicable pension legislation?

For the current definition of spouse and spousal waiver and consent forms, please refer to the following website:  
<https://hermes.manulife.com/canada/wmReferencePub.nsf/Public/DefinitionSpouse>

- Yes  No If "Yes," please provide the following information:

- For **British Columbia, Alberta, Saskatchewan or Manitoba** locked-in funds, attach a completed spousal waiver or consent form for the applicable legislation and tax type.
- For **Ontario, Newfoundland and Labrador or Nova Scotia** locked-in funds, spouse must sign here to consent to the purchase of the LIF.

Signature of spouse (Ontario, Newfoundland or Nova Scotia pension funds only)

Date (dd/mmm/yyyy)

## 9 Please sign here

**By signing below you confirm that you authorize us to act on the financial transactions you have requested.**

Date signed (dd/mmm/yyyy)

Signature of owner #1

Signature of owner #2

An irrevocable minor beneficiary cannot provide consent until they have reached age of majority. A parent, guardian or tutor cannot provide consent on behalf of a minor.

**If you have any irrevocable beneficiaries or if your contract is assigned (hypothecated), they must sign here to approve this transaction.**

Date signed (dd/mmm/yyyy)

Signature of irrevocable beneficiary or assignee (hypothecary creditor)

Signature of witness

## 10 Representative information

If an owner signature is not required, please provide date and time of owner instructions.

Name of representative (first, middle initial, last)

Representative code

Branch

Date of owner instructions (dd/mmm/yyyy)

Time of owner instructions (00:00) \_\_\_\_\_  AM  PM

Signature of representative

Contact phone number

Date signed (dd/mmm/yyyy)

( )

If you complete section 3 requesting that we amend your RSP contract to become a RIF contract then your signature on page 3 of this form confirms that:

- you have asked us to amend and apply for registration of your existing RSP contract as a Retirement Income Fund under the Income Tax Act (Canada) and any applicable provincial income tax legislation
- if the funds are locked-in, your contract may be a LIF, LRIF or PRIF contract, where available
- for transfers to a Quebec LIF, the maximum income in the year of transfer will only be calculated if the applicable Declaration Schedule is completed (NN0921E or NN0922E)
- you understand that your RIF contract will be effective on the date we receive this form
- on the RIF contract date, your RSP contract will terminate and the RIF contract will be effective
- the deposit maturity date(s) under your RSP contract will become the deposit maturity date(s) of the RIF contract
- your beneficiary designation in effect under your RSP contract on the RIF contract date will continue to be in effect under the RIF contract and you may change your beneficiary designation by advising us in writing
- if the person designated as your sole beneficiary is your spouse at the time of your death, this RIF contract will continue in force and your spouse will become the owner
- an irrevocable minor beneficiary cannot provide consent until they have reached the age of majority. A parent, guardian or tutor cannot provide consent on behalf of a minor
- by providing Direct Deposit information, you are authorizing Manulife Financial to deposit scheduled payments due from this contract into the bank account indicated. Manulife Financial will have no further liability with respect to these payments and may at any time discontinue Direct Deposit of scheduled payments and start issuing cheques requiring personal endorsement
- we will keep the information you have provided in this application confidential in an investment file. Access to it will be limited to Manulife Financial and its employees and representatives performing their duties, those to whom you have granted access, and those authorized by law
- we will use the information you have provided in the application to issue and administer your contract
- we may also use the information in your application to provide you with details of other financial services and products that may be of interest to you or in relation to the administration of other Manulife Financial policies
- you may discuss any questions or concerns you may have by contacting your representative or our Head Office. More information about our complaint resolution procedures is available on the Internet at [www.manulife.ca](http://www.manulife.ca) under *Contact us*.
- you may at any time ask to review your personal information and, if necessary, correct any inaccuracies. If you want to review or correct the information, please write to:

**Information Access Officer**

Manulife Financial  
500 King Street North  
WATERLOO ON N2J 4C6