



*****IMPORTANT NOTE*****
For all **PENSION** transfers, Form T2151 must be completed
Please see attached link:

Initiating Transfer To:

- TD Waterhouse Canada Inc. and TD Investment Services Inc. (TD Mutual Funds): Fax 1-877-639-4547
- TD Canada Trust (GIC / Term): Fax to 1-877-639-4547

* Your ACF Logon:

Transfer Checklist:

- Attach a copy of the most recent client statement from the delivering institution (if available)
- Ensure **client information** section is complete. **Note:** Ensure client information at delivering institution is identical to the client information at TD Waterhouse Canada Inc., TD Mutual Funds or TD Canada Trust.
- Ensure the account **plan type is similar** at the delivering institution and TD Waterhouse Canada Inc., TD Mutual Funds or TD Canada Trust
- Ensure the **governing legislation** of the receiving and delivering accounts **match**; for example Ontario to Ontario (locked-in plans only)
- If transferring In-Cash, ensure the client is informed of potential fees (see "Transfer Fees")
- Check either **In-Cash, In-Kind, Mixed or Partial** indicator (do **not** select the \$ sign if requesting an In-Kind transfer) and ensure **all transfer instructions** are complete.
- Review **assets with a maturity term**; submit requests to transfer them 30 days prior to maturity
- Ensure that the transfer form is **signed** and **dated** by the client within the six (6) months

Resource Centre Links:

Transfer procedures including filing of original transfer documentation, transfer tips, instructions, completion timelines and delivering institutions refer to:

http://www.onewealth.isd.tdbank.ca/products_services/account_admin/common/client_transfer_services/
or

B-Web: <http://w3.td.com/td/intranet/tdct/investing/transfers>

External Transfer In <input type="checkbox"/> Internal Transfer <input type="checkbox"/>	
Number of pages including cover	
* Contact Name	
* Telephone Number	
RR/IA code (TD Wealth Financial Planning and TD Wealth Private Investment Advice only)	
Approximate Transfer Value \$	
Receiving Account Number (TD Waterhouse Canada Inc., TD Mutual Funds or TD Canada Trust)	

* = mandatory information required

This fax is intended only for the use of the addressee(s), and is confidential and may be privileged. If you are not an intended recipient or responsible for delivering the message to an intended recipient, any review, disclosure, retransmission, dissemination, reproduction or other use of any part of this communication is strictly prohibited, as is the taking or omitting of any action in reliance upon this communication. If you receive this communication in error or without authorization please notify us immediately and destroy the entire communication.



Transfer Authorization for Registered Investments

Credit SR transit #

Servicing transit #

SRT logon ID

This form must be used for Registered Investments.

Please note: The data entered on this form may be scanned and stored electronically. Please print neatly in the spaces provided to ensure completeness, accuracy and machine readability.

A: Client Identification

Account/Policy Holder Last Name

First Name

Address

City

Prov.

Postal Code

Social Insurance Number

Home Telephone Number

Business Telephone Number

B: Receiving Institution Information

All plans trusted by The Canada Trust Company (See reverse for mailing address)

TD Direct Investing

TD Wealth Private Investment Advice

TD Canada Trust

TD Easy Trade

TD Wealth Private Investment Counsel

Multi-Holding Account - TD Investment Services Inc.

TD Wealth Financial Planning

TD Investment Services Inc. (TD Mutual Funds)

Client Account Policy Number

Dealer Name

Dealer Number

Broker Name

Agent Number

Business Telephone Number

Business Fax Number

Dealer Account Number

Registered Type:

RRSP

RRIF

FINS # **T|0|0|7|**

DTC # **5|0|3|6|**

CUID # **G|I|S|T|**

Spousal RRSP

Spousal RRIF

Euroclear # **9|9|1|2|3|**

LIRA

LRIF

Contact Name

LRSP

LIF

Contact Telephone Number

RLSP

RLIF

TFSA

Other

FHSA

[Link to: Locked-In Transfers Confirmation](#)

C: Client Direction to Relinquishing Institution

Relinquishing Institution Name

Address

City

Prov.

Postal Code

Group Plan Number (if applicable)

Client Account/Policy Number

Transfer: (check one box only)

All In-Kind (as is)

All In-Cash*

Partial* as listed below, or on attached list

All assets* but mixed In-Cash and In-Kind

List attached

(as is) see list below or attached list

*Please refer to statement in bold Client Authorization section.

<input type="checkbox"/> In-Kind or <input type="checkbox"/> In-Cash	{ <input type="checkbox"/> Dollars <input type="checkbox"/> Shrs/Units	Investment Amount	Symbol and/or Certificate Number or Policy Number
		Investment Description	
<input type="checkbox"/> In-Kind or <input type="checkbox"/> In-Cash	{ <input type="checkbox"/> Dollars <input type="checkbox"/> Shrs/Units	Investment Amount	Symbol and/or Certificate Number or Policy Number
		Investment Description	
<input type="checkbox"/> In-Kind or <input type="checkbox"/> In-Cash	{ <input type="checkbox"/> Dollars <input type="checkbox"/> Shrs/Units	Investment Amount	Symbol and/or Certificate Number or Policy Number
		Investment Description	

For use by Relinquishing Institution							
Delay Delivery Until							
D	D	M	M	Y	Y	Y	Y
Delay Delivery Until							
D	D	M	M	Y	Y	Y	Y
Delay Delivery Until							
D	D	M	M	Y	Y	Y	Y

Shaded Areas For Head Office Use Only

**D:
Client
Authorization**

I hereby request the transfer of my account and its investments as described above.
Please cancel all open orders (G.T.C./SWF/PAC, etc) for my account(s) on your books.
*** 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 (as per Disclosure on reverse).**
I acknowledge that, if a GIC or Term Deposit is transferred from a TD Canada Trust registered plan to a TD Waterhouse Canada Inc. registered plan, then any maturity instruction of renew principal and interest shall be changed to payout principal and interest.



I have read the disclosure on reverse and authorize transfer as above. Signature of Account Holder	Date	I consent to the transfer of the account. Signature of irrevocable Beneficiary (if applicable)	Date
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**E:
For Use By
Relinquishing
Institution Only**

Registered Type: RRSP LIRA LRSP RLSP RRIF Qualified Non Qualified
 TFSA LRIF LIF RLIF FHSA Other

Last Name

Spousal Plan: No Yes - If yes: _____

First Name Initial Social Insurance Number

Locked In: No Yes - Locked-in confirmation attached

Locked-in Funds \$ _____ Governing Legislation _____

Contact Name Telephone Number Fax Number
 _____ (____) _____ - _____ (____) _____ - _____

Authorized Signature Date (DD-MM-YYYY)
 _____ _____ - _____ - _____

Shaded Areas For Head Office Use Only

TD Canada Trust (RSP and RIF)
3500 Steeles Avenue East
Tower 2, 2nd Floor
Markham, ON L3R 0X1

TD Future Builder Service & Quality
895 Don Mills Road
One Morneau Sobeco Centre, Suite 700
Toronto, ON M3C 1W3
Fax#: 1-855-280-3431

TD Waterhouse Canada Inc.
TD Investment Services Inc.
(TD Mutual Funds/MHA)
3500 Steeles Avenue East
Tower 2, 2nd Floor
Markham, ON L3R 0X1

Account Transfer Client Disclosure

In our business we are dedicated to continually improving Client Service. 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 Section D, called Client Authorization on this Account Transfer form.** Should you have any questions after reading this document, please be sure to address your inquiries with your Receiving Institution's Investment Representative.

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 delivering institution at the time of signing this transfer 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.

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 the type of investment products you currently hold. Please note that all your assets may not all be transferred at exactly the same time.

Registered Accounts:

Under current IIROC (Investment Industry Regulatory Organization of Canada) regulations, this type of transfer may take approximately 10 business days from the time of receipt by the Delivering Institution, with the exceptions listed below.

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.

Types of Investment Products

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 transferring prospectus qualified mutual funds that pay trailing commissions to a TD Direct Investing account, refer to the "Embedded Commission Ban" section of TD Direct Investing Relationship Disclosure.

Guaranteed Investment Certificates & Term Deposits:

Generally, a Guaranteed Investment Certificate (GIC) **is not transferable In-Kind (as is) prior to the maturity date**. Most GIC's must be transferred In-Cash upon their maturity. Please check the terms and conditions with the Institution which currently holds your investment. If your GIC matures in more than 6 months time, please submit your transfer request one month prior to maturity.

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).

Rejected Transfers:

An account transfer request may be rejected by the Delivering 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 Delivering 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 Delivering Institution may then have approximately 10 business days from the date of receipt of the transfer document to process the transfer.**

How much will it cost to transfer my account?

Transfer Fees:

Most institutions charge a transfer out fee of which the cost vary. You may also be subject to additional operating and transaction charges related to your transfer, such as Deferred Sales Charges, Short-term trading fees, Early Redemption fees, etc. Please contact your delivering institution for further information. It is important to ensure that you have sufficient funds available in your account at the delivering institution to cover your transfer and administration fees, as the delivering institution may reject the transfer unprocessed, thus creating a lengthy delay.

Administration Fees:

Most Institutions charge Self-Directed Administration Fees of which the cost will vary. It is **important** to ensure that you have sufficient funds available in your account at the Delivering Institution to cover transfer and administration fees, or the Delivering Institution may reject the transfer unprocessed, thus causing a **lengthy delay**.