RRSP TO RRIF CONVERSION FOR THE ELITE OR ELITE XL INVESTMENT PROGRAM

Throughout this form, "Empire Life" means The Empire Life Insurance Company.

This form may only be used to convert a registered Elite Investment Program plan issued after **September 1, 1999** or a registered Elite XL Investment Program plan issued after **April 27, 1998** to a registered retirement income fund.

Reset Form

1. Owner/Annuitant

First name	Middle initial	Last name

2. Conversion Details

Policy number

If converting locked-in funds **PROVIDE COPY OF PROOF OF AGE** (if not previously submitted)

Plan Type: ◯ Life Income Fund (LIF) ◯ Restricted LIF (Federal Only)
◯ Prescribed Retirement Income Fund (Saskatchewan and Manitoba only)
◯ Other _____

Do you have a spouse/common-law partner as defined in the pension legislation governing this policy? ◯ yes ◯ no
If yes, the applicable **Consent or Waiver** form must be fully completed and submitted with this form.
If no, the applicable **Declaration of no Spouse** form must be completed and submitted with this form.

3. Successor Annuitant – Not applicable for locked-in policies.

Will your spouse/common-law partner become the successor annuitant on your death? ◯ yes ◯ no
Will the annual minimum payment be based on the age of your spouse/common-law partner? ◯ yes ◯ no

If you answered 'yes' to either question, complete the following and provide a copy of proof of age for your spouse/common-law partner.

First name of spouse/common-law partner	Last name	Date of birth
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4. Retirement Income Payment Details

Select one:
◯ Minimum amount as prescribed by the *Income Tax Act* (Canada)
◯ Maximum amount as prescribed by the provincial/federal pension legislation (locked-in funds)
◯ Level amount of $ _____ ◯ **GROSS** or ◯ **NET** of applicable fees and taxes

Banking details
◯ Same as current banking information
◯ Account shown on the attached void cheque — **ATTACH VOID CHEQUE**
◯ Account shown on the attached pre-authorized transaction form from my financial institution

Payment Frequency
◯ Monthly ◯ Quarterly ◯ Semi-annually ◯ Annually

Start Date: (1st to 28th)
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5. Surrender Instructions

◯ **Segregated Funds - Fund Name**	**Fund Code**	**Surrender Instructions**
		%
		%
		%
		%
		%
◯ **Treasury Interest Option**		%
◯ **Guaranteed Interest Option** Term _____ year Rate _____ %		%
	TOTAL (must total 100%)	%

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6. Special Instructions

7. Declaration, Acknowledgement, Authorization and Consent

I request that Empire Life:

- convert my existing Elite or Elite XL Investment Program savings plan to an Elite or Elite XL Investment Program retirement income fund, as applicable;
- apply to have this policy registered as a retirement income fund under the *Income Tax Act* (Canada) and any other applicable Act(s).

I understand and agree that:

- this policy continues to be subject to the provisions of the *Income Tax Act* (Canada) and any other applicable Act(s), and, if applicable, any locked-in endorsements, and that all payments made from the policy will be subject to tax under these Act(s);
- all other terms and conditions of the existing policy remain the same and any declarations, consents or authorizations previously provided by me continue in force;
- any previously established Limited Trading Authorization/Policyowner Investment Authorization remains in effect and this authorization allows my advisor to process certain transactions related to the investment options held within the policy without written instructions from me;
- any electronic funds transfer (EFT) arrangements may be terminated on 10 days written notice beginning the day the notice is mailed either by Empire Life or by me.

I authorize my financial institution to:

- honour any deposit (credit) to my account as outlined in Section 4 of this application;
- return to Empire Life any amount deposited to which I am not entitled.

Signature of owner/annuitant

X

Signature of irrevocable beneficiary (if applicable)

X

Signature of witness

X

First name of witness	Last name

Signed at (city and province)	**Date**
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