

TRANSFER FROM A TAX-FREE SAVINGS ACCOUNT (TFSA) TO ANOTHER TFSA ON BREAKDOWN OF MARRIAGE OR COMMON-LAW PARTNERSHIP FOR CANOE EL PROTECTION PORTFOLIOS CONTRACTS

Transfers documented in this form must be made directly from the owner's TFSA to the TFSA of the owner's spouse.

Empire Life reserves the right to request supporting documentation in addition to the owner's signature.

Throughout this form "spouse" means spouse or common-law partner (or former spouse or common-law partner) as defined in the *Income Tax Act* (Canada).

1. TFSA Owner Identification

First name of owner				Middle initial	Last name			
Address (number, street name)				City		Province	Postal code	
Social Insurance Number		Personal telephone		Business telephone				
Name of TFSA issuer						Contract number		
Address				City		Province	Postal code	

2. Owner Direction to Relinquishing Institution

I hereby request the transfer, **IN CASH**, from the contract number noted in section 1 to my spouse's contract number noted below. Select one of the following: all of the value OR a partial surrender as specified below:

Fund name or investment description	FundSERV code	% of total investment or \$ amount

Destination of Transfer

The Empire Life Insurance Company
259 King Street East, Kingston ON K7L 3A8
Telephone: 1 800 561-1268 Fax: 1 866 762-6163

Receiving spouse's first name				Middle initial	Last name			
Receiving spouse's contract number				Social Insurance Number				

I authorize the surrender of all or part of my investment as indicated above and agree to the value being reduced by any applicable fees, charges or adjustments.

Signature of owner

X

Date

	d		d		-		m		m		m		-		y		y		y		y
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3. Receiving Institution		
We agree to the request for transfer of property. When property is received, it will be credited to the TFSA of the spouse identified in section 2. The TFSA conforms, or will conform to the TFSA identified. The arrangement is registered under the Income Tax Act as a TFSA, or, if the arrangement is not registered as a TFSA, Empire Life will apply for such registration pursuant to the requirements under the applicable section(s) of the Income Tax Act, which govern(s) TFSA registrations.		
Signature of authorized person X	Position or office	Date d d - m m m - y y y y
Receiving Spouse		
By signing below, the receiving spouse verifies that the request for transfer is true to the Order of Judgment and understands that Empire Life reserves the right to request a copy of the Order if the spouse's signature cannot be obtained.		
Signature of receiving spouse X		Date d d - m m m - y y y y
4. For Use by Relinquishing Institution Only		
Amount transferred \$	Market value of the TFSA before the transfer \$	Date of transfer d d - m m m - y y y y
Signature of authorized person X	Position or office	Date d d - m m m - y y y y

INSTRUCTIONS FOR COMPLETION

This form is to be used for transfers from one TFSA to another TFSA on breakdown of marriage or common-law partnership.

Who completes this form and why?

This form is for use by a TFSA owner, the Relinquishing Institution, the TFSA owner's spouse and the Receiving Institution, to request the transfer of an amount from the owner's TFSA to the TFSA of the owner's spouse where:

- those individuals were spouses;
- the transfer is required as part of the division of property in the settlement of the individuals' rights with respect to the breakdown of marriage or common-law partnership; and
- the transfer is in accordance with the terms of a valid Order.

If an amount will be transferred from your TFSA:

Complete and sign the form and submit it to the Relinquishing Institution. The Receiving Institution (the financial institution of your spouse) may complete the spouse's TFSA information in Section 2 if not known.

If an amount will be transferred to your TFSA:

Provide the Relinquishing Issuer, through your financial institution, with your written instructions, including a copy of the Order if requested (you can include a copy of the decree, order, judgement or agreement to the Transferor sealed in an envelope).

Are there any tax implications?

No amount transferred in accordance with this form is reported as a TFSA withdrawal or a contribution to a TFSA for income tax purposes, nor does such a transfer alter the permitted TFSA contributions of either individual. A tax receipt for income tax purposes will not be issued.



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