

Community Trust Paperwork Instructions

For multiple accounts, please complete each form per account type. For example, if you have one individual/personal RRSPs and one spousal RRSPs, please complete two sets of forms, one for individual/personal RRSPs and the other for spousal RRSPs as these accounts are separate entities.

If you have multiple accounts under the same type (one at TD Canada Trust and another at BMO) then you will only need to complete the first three forms once but 2 Transfer Authorization Forms (one for each relinquishing institution).

Please keep in mind that each account and per mortgage transaction, you will accrue fees. It is best to limit the amount splits within each account to deter additional funds that will lower your Return of Investment. We will only accept a maximum of 2 accounts totalling \$50,000 and with an investment of \$100,000, we can accept a maximum of 3 accounts.

Note: Witnesses cannot be the applicant's spouse or immediate family members.

1. Self-Administered Retirement Savings Plan - Application

Annuitant Information: Please complete all fields including SIN number/birthdate.

Account Number: Please enter 'Pro Funds'.

Contributor Information: This only applies if it is a joint spousal registered funds account where your spouse is making contributions as well.

**You are not required to enclose a cheque as an initial deposit.*

**Please do not complete the Security Information, however, you are required to date/sign in this section.*

The Beneficiary Designation section is optional. If you do wish to designate someone as a beneficiary under the Plan in the event of your death, please complete the Beneficiary Designation section with a witness' signature as well.

You do not need to complete the Agreement Acceptance section as this will be used by Community Trust.

2. Direction & Authorization

Please enter 'Pro Funds' under Community Trust Company RRSP Account Number.

Please enter your name beside Annuitant/Account holder.

Please enter name of city where you are signing, date, signature, and print name.

3. RRSP Acknowledgement & Release

Please enter 'Pro Funds' under RRSP Account Number.

Please enter name of city where you are signing, date, sign, and print name with a witness as well.

4. Transfer Authorization Form

Section A: Please complete all information requested including SIN number

Section B: Receiving Institution Information

- i. Please leave the CTC Account Number field blank
- ii. Please enter "Azra Ahmed – PRO FUNDS" under CTC Contact Name unless inserted already for you
- iii. Please select Account Type accordingly

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iv. Please specify the governing legislation if you have selected LIRA account (province/territory or Federal)

v. Kindly leave the "Community Trust Authorized Signature/Date" blank

Section C: Please complete your relinquishing institution's information (where your funds are currently being held at)

Please note **your funds must be In-Cash ONLY** if you would like to use your funds to invest in mortgages.

In-Kind means that your funds are currently invested in another medium (ex. mutual funds). If this is the case you will have to transfer your funds out of this investment before you can transfer them over to Community Trust. This means you will have to "cash out" of your current investment (note, your funds will still be held within the RRSP shelter when you do this).

ii. Please only select one option.

- (a) **"All In Cash"** (if you are moving your full balance and closing the account) or
- (b) **"Partial"** (a portion of your funds only)

If you have selected **"Partial"**, kindly complete the chart if you are doing a partial transfer of your funds over to Community Trust. You will then need to indicate the amount you would like to transfer over.

If you have selected option A and are transferring the full amount in your account, you do not need to complete the chart below.

*****Please remember to provide a buffer of \$400-500 to cover Community Trust's admin fees within your transfer amount.***

Please DO NOT select "All In Kind" or "All Assets" as these are intended for those who wish to move their mutual funds over to Community Trust.

Section D: Please date and sign. You can provide your most recent account statement from your relinquishing institution if available. If so, please check the box and include a copy upon submission.

Section E: Do not complete. This is to be filled out by your relinquishing institution.

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Once your Community Trust account has been opened, you will receive a Welcome Kit to inform you of your new account.

Please note the entire process may take 2-6 weeks, however ultimately the length of this process is dictated based on the cooperation of your relinquishing institution. If you would like to transfer your funds over in a timely manner in order to invest in a specific project, please notify your institution of this urgency. They will need to courier your funds to Community Trust.

If you have any questions or require further assistance, please feel free to contact our Account Manager at Community Trust below:

Eugenia Hui, Investment Services | Registered Account Administrator |

ehui@Communitytrust.ca | 2350 Matheson Boulevard East | Mississauga, ON | L4W 5G9

Tel: (416) 763-2291 x 212 | Fax: (416) 763-2444 | Toll Free: (800) 268-1576 x 212

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