

# Transfer to RIF / LIF / PRIF

**For contracts containing  
Manulife segregated funds**

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

We must receive the original of this form in order to make the change requested. Please send the original copy to:

**All provinces except Quebec:**  
**Manulife Financial**  
500 KING ST N  
PO BOX 1602 STN WATERLOO  
WATERLOO ON N2J 4C6

**Quebec:**  
**Manulife Financial**  
2000 MANSFIELD STREET  
SUITE 1100  
MONTREAL QC H3A 2Z8

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). Manulife Financial is the issuer of the contracts containing Manulife segregated funds and the guarantor of any guarantee provisions.

**1 Contract owner information**  
The owner is always the annuitant.

Contract/Reference number	Your name (first, middle initial, last)	Social Insurance Number
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**2 Contract type**

GIF Select  
  GIF  
  GIF *encore*  
  MLIA  
  MLIP  
  CAP  
  Series R  
  Elite Portfolio

**3 What type of contract would you like?**

RIF  
  PRIF (Saskatchewan only)  
 LIF (For LIF, please attach proof of age)

**4 If legislation permits, is your RIF/LIF/PRIF minimum based on your spouse's age?**

Yes  
  No  
 If yes, please provide the following information.

Your spouse's name (first, middle initial, last)	Date of birth (dd/mmm/yyyy)	Social Insurance Number	Sex <input type="radio"/> Male <input type="radio"/> Female
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**5 Scheduled payment information (SWP)**  
You are required to take at least the RIF minimum as income beginning the second calendar year of your contract.  
If the RIF minimum is selected, payment start date must begin in the next calendar year.  
If you select Level or Indexed payments, the amount selected must be greater than the RIF minimum, and for LIF contracts, less than the LIF maximum.  
If you select Level or Indexed payments for GIF Select contracts holding IncomePlus Funds, the scheduled payments may exceed your annual Guaranteed Withdrawal Amount (GWA) and/or Lifetime Withdrawal Amount (LWA). Please see Information Folder for more details.  
In order to deposit your payment by the date you specify, we may use a valuation date prior to your payment date.

**Scheduled payment**    Please check one.

LWA (GIF Select IncomePlus only)  
  Level - client specified amount  
 GWA (GIF Select IncomePlus only)  
  Indexed - client specified amount indexed annually  
 RIF/LIF/PRIF minimum  
 Level amount  
 Index percentage  
 LIF maximum  
 \$  
 %/yr

**If you do not choose a scheduled payment option we will send the minimum required payment.**

**Tax withholding**

Levelized minimum  
  Client specified federal percentage  
 Client specified provincial percentage (for Quebec residents) %

**Payment frequency**    **Payment start date**

Monthly  
 Day of the month your payment is to occur  
 Quarterly  
 15th of month  
 end of month  
 Semi-Annually  
 Month and year of first payment  
 Annually

**Direct Deposit information**

We will deposit scheduled payments directly to your bank account (attach a personalized blank cheque marked "Void").

Name of your bank or financial institution	Transit number	Bank number	Account number
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**6 Which investments are you taking payment from?**  
To change the funds you are invested in, please complete NN0827E, Fund Switches and Transfers to DIA/GIA.  
For each investment you select, indicate the percentage of your scheduled payment to be taken from the investment. For segregated funds, also include the fund number.  
† For MLIA, please ensure that the total combined SWP allocations for segregated funds, DIA and GIA equal 100%.

**Segregated Funds**

Fund number	SWP allocation †	Fund number	SWP allocation †
	%		%
	%		%
	%		%

**Daily Interest Account (DIA)**    **DIA SWP allocation †** %

**Guaranteed Interest Accounts (GIA)**    **GIA SWP allocation †** %

**GIA scheduled payment order options**

Lowest rate term first  
 Pro-rated across all terms

**If you need more space, please use Section 7, Additional information.**

**7 Additional information**  
Please note any additional information or instructions here.

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

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 signed (dd/mmm/yyyy)
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**9 Please sign here**  
Your representative may be eligible to receive commission if this request is accepted by Manulife Financial. For information on commission, please refer to the Manulife Investments Information Folder for the product selected in section 2.

**By signing below, you confirm that you have read and agree to the information on page 3 of this form, and that you have received the Manulife Investments Information Folder for the product selected in section 2.**

Signature of contract owner	Date signed (dd/mmm/yyyy)	Province
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**If you have any irrevocable beneficiaries, they must sign here to approve this transaction.**

Signature of irrevocable beneficiary	Signature of witness	Date signed (dd/mmm/yyyy)
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**By signing below, the representative also confirms that they have validated the spouse's date of birth (where applicable).**

Signature of representative	Date signed (dd/mmm/yyyy)
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Name of representative (first, middle initial, last)	Broker/branch number	Representative code
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**What you understand and agree to when you sign this Transfer to RIF/LIF/PRIF**

Your signature on page 2 of this form confirms that:

- you have asked us to amend and register 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 or PRIF contract, where available
- for transfers to a Quebec LIF, the maximum income in 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
- the deposit maturity guarantee and the death benefit guarantee under the RIF contract will be set equal to the guarantee under your existing RSP contract immediately before the RIF contract date
- 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 age of majority. A parent, guardian or tutor cannot provide consent on behalf of a minor
- segregated funds do not provide a guaranteed rate of return
- death and maturity guarantees apply to segregated funds at deposit maturity date or upon receipt of notification of death of the annuitant
- Guaranteed Minimum Withdrawal Benefit applicable to the GIF Select contract provides a guarantee on the value of payments made over the life of the contract in addition to death and maturity guarantees
- you understand that, where applicable, the spouse's date of birth for GIF Select contracts is validated by the representative as some product benefits are affected by this date.
- Unit values and the market value of the contract will increase or decrease in value according to the fluctuations in the market value of the assets of the segregated investment
- we will keep the information you have provided in this form confidential in an investment file. Access to it will be limited to our 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 this form to administer your contract
- we may also use the information in this form in relation to the administration of other Manulife Financial policies, to obtain information relevant to any other relationships/dealings you may have with Manulife Financial or to provide you with details of other financial services and products that may be of interest to you
- 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 are authorized to accept instructions from your representative to execute financial and non-financial transactions, including but not limited to purchases, redemptions, switches and resets **in accordance with your instructions** and the contract provisions
- 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*
- in a LIF or PRIF, the rights of the beneficiary may be restricted as set out in the contract or locking-in endorsement
- 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:  

**Privacy Officer**  
Manulife Financial  
500 KING ST N  
PO BOX 1602 STN WATERLOO  
WATERLOO ON N2J 4C6