



FHSA TO RSP/RIF CONVERSION FORM

Use this form to convert an existing First Home Savings Account (FHSA) to a Retirement Savings Plan (RSP) or Retirement Income Fund (RIF). All previous investment instructions, beneficiary designations, guarantees, maturity dates, successor annuitant designations, and contract provisions remain in effect. It is recommended that you consult your advisor prior to completing this form.

SECTION 1 OWNER INFORMATION

Name (first name, last name)

Contract Number

SECTION 2 CONVERSION DETAILS

Transfer the contract value of my First Home Savings Account (FHSA) to the following registration type:

- Retirement Savings Plan (RSP)
- Retirement Income Fund (RIF)

SECTION 3 SCHEDULED INCOME PAYMENTS (RIF ONLY)

You must withdraw the required annual minimum payment, as required by the Canada Revenue Agency (CRA). In the year of issue, the RIF minimum amount is zero.

Payment amount:

- Required minimum payment
- Level amount* of \$ _____
- * Subject to the required minimum; gross payment amounts only.

Payment frequency:

- Monthly Quarterly Semi-annually Annually

Minimum income payment calculation:

The minimum income payment calculations will be based on the age of the:

- Owner
- Owner's Spouse/Common-Law partner*

* If RIF payments are based on the age of the spouse/common law partner, provide the following information:

_____ Name of spouse / common law partner _____ Date of Birth (yyyy/mm/dd)

Banking details:

- Same as current banking information on file
- Account shown on the attached void cheque or pre-authorized payment form

Withdrawal start date: (please allow 3 – 5 days for processing)

_____ Day (1-28) _____ Month _____ Year



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SECTION 3 SCHEDULED INCOME PAYMENTS (RIF ONLY) (CONTINUED)

Withdrawal instructions (segregated funds only):

Pro-rata OR From the following investments indicated below (total must be 100%)

Investment Name	Fund Code	Withdrawal (%)

Note: If your instructions do not provide all required information or there is not sufficient funds in the selected investments, we will withdraw according to our administrative rules.

SECTION 4 AGREEMENTS AND SIGNATURES

I request that Equitable:

- transfer the contract value of my First Home Savings Account to a Retirement Savings Plan or Retirement Income Fund (as indicated in section 2);
- apply to have this contract registered as a Retirement Savings Plan or Retirement Income Fund under the *Income Tax Act* (Canada) and if applicable the *Taxation Act* (Quebec).

I understand and confirm that:

- this contract continues to be subject to the provisions of the *Income Tax Act* (Canada) and if applicable the *Taxation Act* (Quebec), and that all payments made from the contract will be subject to tax under these Act(s);
- all other terms and conditions of the existing contract remain the same and any declarations, consents or authorizations previously provided by me continue in force;
- I authorize my financial institution to accept any deposit (credit) to my account as outlined in section 3, if applicable;
- by signing this form, I authorize the limited trading authorization to remain in effect, unless I specify "no" by checking the following box:
No, remove trading authorization.

Signature of Owner

Date (dd/mm/yyyy)

Signature of Irrevocable Beneficiary (if applicable)

Name of Irrevocable Beneficiary

Date (dd/mm/yyyy)

Signature of Advisor (if applicable)

Name of Advisor

Date (dd/mm/yyyy)

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