

SAVINGS & RETIREMENT WITHDRAWAL REQUEST

If this withdrawal is for the Home Buyer's Plan (HBP), Lifelong Learning Plan (LLP), First Home Savings Account (FHSA) qualifying withdrawal, or for an RRSP/FHSA overcontribution, please see the Canada Revenue Agency (CRA) website for the required form.

1. CONTRACT DETAILS

Contract owner name(s)	Contract Number
------------------------	-----------------

2. WITHDRAWAL INSTRUCTIONS

Please choose one:

Full withdrawal/cancel contract; or,

Partial withdrawal – minimum withdrawal amount is \$500 (please complete section 3)

Deposit money directly to:

banking on file (if you have more than one bank account on file, please indicate the last four digits of the account number _____);
or

new banking (attach a void cheque or bank letter)

Please indicate the reason for withdrawal: _____

3. PARTIAL WITHDRAWAL INSTRUCTIONS

Amount: \$_____ (Note: your contract must maintain a minimum balance of \$500 if you do not have an active pre-authorized deposit)

For the dollar amount above, please specify:

gross amount (before taxes and/or fees) – default if no option is selected

net amount (after taxes and/or fees)

Specify how you would like the proceeds withdrawn:

Proportionately from all funds (default if no instructions provided below)

According to the instructions below:

Fund Code or Investment Name:	Amount:

SAVINGS & RETIREMENT WITHDRAWAL REQUEST

4. TERMS AND CONDITIONS

I (we), the Contract Owner(s), understand that:

- The withdrawal could negatively affect the value of the contract's Maturity and Death Benefit Guarantee.
- A withdrawal may result in a capital gain or capital loss since it creates a taxable disposition (non-registered contracts only).
- A deferred sales charge and/or Market Value Adjustment as well as a processing fee may be applicable to this transaction.
- Withholding taxes may apply.

5. SIGNATURES

Your signature confirms that you agree with all the information and instructions set out above:

Date:	Contract Owner Signature(s):
Date:	Joint Contract Owner's Signature (if applicable):
Date:	Irrevocable Beneficiary's Signature (if applicable):
Date:	Advisor Signature (with Limited Trading Authorization):