



Convert a Registered Retirement Income Fund (RRIF) to a Registered Retirement Savings Plan (RRSP)

P.O. Box 4241, Station A
Toronto, ON M5W 5R3
ivari.ca

1 Transfer of existing ivari RRIF Plan **ONLY FULL POLICY TRANSFERS ARE PERMITTED**

Existing RRIF Policy Number: _____

2 Conversion Rules

- Only full policy conversions are permitted. Partial conversions are not allowed.
- The conversion is allowed where authorized by law.
- A conversion is allowed where the RIF and RSP plans were issued within the same contract. This means you cannot convert to a **NEW** contract. The conversion is available in the following products: GROWSafe 97, GROWSafe 99, GROWSafe², GROWSafe³ and **imaxxGIF**, but is not available in for example IMS and NN RRIF.
- Conversions are not available to policyholders turning 71 in the year of conversion.
- The conversion is available as long as the owner or the beneficial owner is not changed at the time of the conversion.
- ivari has the right to reject any application for a RRIF to RRSP conversion.

3 Owner Acknowledgements and Authorization

- I request ivari to convert my existing RRIF policy to an RRSP policy and authorize ivari to register my policy as an RRSP, under the provisions of the *Income Tax Act (Canada)* ("ITA").
- This conversion is optional and is considered an extra-contractual benefit.
- This Application, once completed, will form an integral part of the contract.
- If I have not yet received the RRIF minimum, as prescribed in the ITA, in the year of conversion, the required amount will be paid to me before the conversion is processed. This will reduce the guarantee amount as outlined in my contract.
- This conversion may involve a 2-day process.
- Following the conversion, all RRIF payments will be stopped.
- For administrative expediency, I will be issued a new policy number. In spite of the new policy number, I acknowledge that following the conversion, my RRSP contract will be governed by the same terms and conditions as my RRIF contract. Therefore;
 - if I hold a segregated fund contract, the Maturity Guarantee amount, Death Guarantee amount, Maturity Guarantee option, Death Guarantee option, Investment Allocation, Deferred Sales Charge (DSC) schedule (if applicable), Contract Maturity Date (CMD), Deposit Maturity Date (DMD) if applicable, beneficiary(ies) designation and any other policy features will be carried over intact to my RRSP contract.
 - if I hold a Guaranteed Interest Account (GIA), the investment term, the appropriate locked in option (i.e. redeemable or non-redeemable) and the interest rate will be carried over intact to my RRSP contract.
 - **NOTE:** Any designated successor annuitant will not be carried over to the RRSP as it is a concept only applicable to RRIFs.
- If my existing RRIF policy is spousal it will be converted back to a Spousal RRSP.
- I acknowledge that a new authorization to convert a RRSP to RRIF form will be required if I request to register my contract as a RRIF in the future.

Name of Owner*	Signature of Owner	Date Signed (DD/MM/YYYY)
Signed at	Witness	*Beneficial Owner only (not the Nominee)

4 Licensed Agent Information and Signature

GA/Dealer Code	SA/Rep Code	GA/Dealer Name
Advisor/Rep. Name	Advisor/Rep. Signature	Date Signed (DD/MM/YYYY)
Signed at		

Any amount that is allocated to a segregated fund is invested at the risk of the owner and may increase or decrease in value.
Please read ivari's Privacy Policy at ivari.ca to understand how ivari handles your personal information. We may update this Privacy Policy from time to time.



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