

Foresters Segregated Funds Transfer

RSP - RIF & LIRA - LIF/LRIF

CLEAR FORM

CI Policy Number _____

1. Transfer of Existing CI Plan

- Transfer existing RSP Policy to a RIF Policy Transfer existing LIRA Policy to a LIF Policy
 Transfer existing Locked-In RSP Policy to a LIF/LRIF Policy Transfer existing LIRA Policy to a LRIF Policy

2. Owner Information

Salutation: Mr. Mrs. Ms. Miss Dr.

Surname _____ First Name _____ Date of Birth (YYYY/MM/DD) _____ Social Insurance Number _____

3. Distributor Information

Distributor Name _____ Representative Name _____ Distributor Number _____ Representative Number _____ Telephone Number _____

4. Plan Payment Details (The payment date may be between the 1st and 25th of any month)

Please accept this authorization to surrender sufficient units to provide the following payment (please choose only one):

- The minimum annual gross amount
(Payments will begin in the first full calendar year following the initial investment)
 The maximum annual gross amount (for LIF and LRIF plans only)
 An annual amount of \$ _____ Gross or Net of fees and withholding taxes

Start Date (YYYY/MM/DD) _____ **Frequency:** Monthly Quarterly Semi-Annually Annually

(If no date is specified, CI will pay out the RIF/LIF/LRIF minimum during the month of December and will redeem units proportionately across all Funds.)

Fund Name	Amount
	\$ or %
	\$ or %
	\$ or %
	\$ or %
	\$ or %
	\$ or %

I elect the minimum annual amount to be based on: My age _____ or Age of my spouse _____

Election of spouse as annuitant (not applicable for LIF/LRIF)

In event of my death, I elect that payment continue to my spouse named below if he or she survives me and is my spouse on the date of my death.

Full Name of Spouse _____ Date of Birth (YYYY/MM/DD) _____ Social Insurance Number _____

5. Banking Details

Bank Number _____ Transit Number _____ Account Number _____

Name of Financial Institution _____

Address _____



Cheque Number Transit (Branch) Number Financial Institution (Bank) Number Destination and Account Number

Please attach a void cheque here

6. LIF Information

Spouse: Do you have a spouse within the meaning of the applicable pension legislation? Yes No

Note: If you have a spouse within the meaning of the applicable pension legislation, then the spousal consent/waiver form noted to on the reverse side of this transfer form must be fully completed and accompany this Application.

7. Request for Registration and Declaration of Owner/Annuitant

I confirm that all other terms and conditions of the policy will remain the same, including the beneficiary designation. I request that Foresters Life Insurance Company convert the Contract to, and register the Contract as, a Retirement Income Fund (RIF) or Life Income Fund (LIF), as applicable, under the provisions of the Income Tax Act (Canada) and, if applicable, under any provincial pension legislation. I understand that the Contract will be subject to the provisions of said Acts. I declare that I am the owner of the Contract. I understand that as a consequence of registering the Contract as a RIF or a LIF, the Contract provides that an income will become payable thereunder, commencing not later than the last day of the first calendar year following the calendar year in which the conversion to a RIF or LIF, as applicable, becomes effective.

X _____
Signature of Owner

X _____
Signature of Spouse (if applicable)

8. Spousal Consent/Waiver Form

If the plan being applied for is a LIF or a LRIF, and the Owner has a spouse as defined by applicable pension legislation, then the appropriate form below may be completed. No form is necessary for other provinces or for federally governed plans.

Province That Governs the Plan	Name of Form	Form Type
British Columbia	Spouse's Consent	Form 3 (original)
Alberta	Spouse's Waiver	Form 1 (copy)
Saskatchewan	Spouse's Waiver	Form 1, from LIRA (copy) Form 2, from Pension Plan (copy)
Manitoba	Spouse's Waiver	Form 5 (copy)
Ontario	Spouse's Consent	Spousal Consent (original)
New Brunswick	Spouse's Waiver	Form 5 (copy)
Nova Scotia	Spouse's Consent	Form 4 (original)
Newfoundland	Spouse's Waiver	Form 3 (original)

Use of Personal Information Notice

CI Investments Inc. doing business under the registered business name of CI Global Asset Management ("CI GAM", "we", "our", "us") requires personal information to administer and provide services associated with your account ("Account Services"). We use the personal information collected on this form to provide the products and services you have requested, improve our products and services, and fulfill our legal and regulatory obligations. Additional privacy terms apply to use of our online services and certain other services. We are not responsible for Third Party Providers such as your financial advisor and their dealership, who process personal information in accordance with their own terms. We share your personal information with CI Financial company affiliates and their subsidiaries where necessary to administer and service your account. You have the right to request access to or correction of, or withdraw your consent to the processing of, your personal information. For more information, including with respect to our use of service providers outside of Canada or your province of residence, please contact our Privacy Officer or see the CI GAM Privacy Policy at www.cifinancial.com/ci-gam/ca/en/legal/privacy.html.

Foresters Life Insurance Company has entered into an agreement with CI Investments pursuant to which CI is responsible for certain marketing and administrative services in relation to the CI Segregated Funds. Foresters Life Insurance Company established the individual variable annuity contract providing for investment in the CI Segregated Funds. A description of the key features of the applicable individual variable annuity contract is contained in the CI Segregated Information Folder. Subject to any applicable death and maturity guarantees, any part of the premium or other amount that is allocated to a CI segregated fund is invested at the risk of the contract holder and may increase or decrease in value according to fluctuations in the market value of the assets of the relevant CI Segregated Fund.

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