



RRSP TO RIF CONVERSION FORM - PIVOTAL SELECT

Use this form to convert an existing Pivotal Select™ Retirement Savings Plan (RSP/LIRA) to a Pivotal Select Retirement Income Fund (RIF/LIF). All previous investment instructions, beneficiary designations, guarantees, maturity dates, and contract provisions remain in effect. This form can only be used to convert within the same guarantee option.

1. Annuitant Information

Name: _____ Policy Number: _____
 The annuitant's proof of age must be attached to this form (e.g. photocopy of driver's license, passport, etc.)

2. Conversion Details

Plan Type:

- Retirement Income Fund (RIF)* Prescribed Retirement Income Fund (PRIF) (Saskatchewan and Manitoba only)
 Life Income Fund (LIF/LRIF/RLIF) _____

*If the existing policy is a Spousal RRSP the policy will be converted to a Spousal RRIF.

3. Scheduled Income Payments

You must withdraw the required CRA annual minimum payment. In the year of issue the RIF/LIF minimum amount is zero.

Payment Amount:

- Required minimum payment
 Maximum payment (locked-in funds)
 Level amount* of \$ _____

*Subject to the required minimum, and if applicable, maximum payment

Banking Details:

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

Payment Frequency:

- Monthly Quarterly Semi-annually Annually

Start Date / Date of Withdrawal: (please allow 3 – 5 days for processing)

_____ Day (1-28) _____ Month _____ Year

Minimum/Maximum income payment:

Based on the age of: Annuitant Annuitant's Spouse/Common-Law partner*

*Proof of age must be attached to this form (e.g. photocopy of driver's license, passport, etc.)

Note: Some provinces such as Ontario do not allow spouse's age to be used to calculate maximum income payment.

4. Withdrawal Instructions

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

Fund Name/Code	Withdrawal (%)	Fund Name/Code	Withdrawal (%)

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

5. Unlocking Funds (For locked-in funds in Alberta, Manitoba, New Brunswick, Ontario, and Federal jurisdictions only)

Complete and attach the applicable spousal waiver and/or unlocking form(s). These forms can be obtained from the applicable provincial/federal websites. Most jurisdictions require funds to be unlocked within 60 days of the transfer.

Deposit the unlocked funds to:

- Equitable Life policy # _____ New Equitable Life RIF policy (attach application)



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6. Spousal Information

For locked-in only

Annuitant's Spouse or Common-Law Partner Information (choose one)

- I declare I do not have a spouse/common-law partner within the meaning of applicable legislation.
- I have a spouse/common-law partner within the meaning of applicable legislation.

Complete the information below:

Full name of Spouse/Common-Law Partner (first, middle initial, last) _____

Date of birth (dd/mm/yyyy): _____ Social Insurance Number (SIN): _____

Beneficiary designation:

- My spouse/common-law partner will be my named beneficiary OR
- My spouse/common-law partner has completed and attached the applicable spousal entitlement waiver form and I will name another beneficiary.

Spousal Consent to Transfer Funds (LIF only):

- New Brunswick, Quebec or Federal Pension Benefits Standards Act: No additional requirements.
- British Columbia, Alberta, Saskatchewan, Nova Scotia or Manitoba: Complete and attach the prescribed spousal waiver form.
- Ontario or Newfoundland & Labrador: Your spouse must complete and sign the following consent:

I confirm that I am the spouse of the annuitant as defined by applicable legislation. I consent to the transfer of the locked-in pension funds to a LIF as indicated in this application.

Signature of *name of spouse* (Spouse) _____

7. Agreements and Signatures

I request that Equitable Life:

- convert my savings plan to a retirement income fund;
- apply to have this contract registered as a 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 if applicable, any locked-in endorsements, 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;
- 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 Annuitant		Signature of Successor Annuitant (if applicable)	
Signature of Irrevocable Beneficiary (if applicable)	Signed at (City and Province)		Date (dd/mmm/yyyy)
Signature of Witness/Advisor	Name of Witness/Advisor		Date (dd/mmm/yyyy)

Please note: Equitable Life cannot ensure the privacy and confidentiality of any information sent through the internet because e-mail may be vulnerable to interception. As a result, Equitable Life is not responsible for any loss or damages you may incur if your information is intercepted and misused. If you would prefer to submit your information by another means, please contact us at 1.800.668.4095.