

The following information will help you in the administration of your client's accounts:

If you want to	You should know	Required forms and process	Send to	Don't forget
<b>Purchase a new GIC in an RRSP or RRIF</b>	Short- and long-term GICs can be purchased in an RRSP or RRIF. Issuing institutions include B2B Bank, Laurentian Bank, LBC Trust and Laurentian Trust.	Complete a <i>Renew or Purchase Additional Investment Term Deposit</i> form. Fill out Section 6 to specify term for each GIC purchase.	Forward original document to: <b>B2B Bank</b> 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto ON M5L 0A2	Original form must be signed by the client. Signature guarantee of client signature(s). Minimum purchase amount for an RRSP is \$1,000. Minimum purchase amount for a RRIF is \$1,000 (minimum portfolio value is \$10,000).
<b>Make an RRSP contribution</b>	Contributions can be invested on behalf of your client. Issuing institutions include B2B Bank, Laurentian Bank, LBC Trust and Laurentian Trust.	For new accounts, complete an <i>RSP or RIF Account Application</i> and include your client's cheque. For existing accounts, complete a <i>Term Deposit Renew</i> form or <i>Renew or Purchase Additional Investment Term Deposit</i> form and send your client's cheque.	Forward original document to: <b>B2B Bank</b> 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto ON M5L 0A2	Cheques should be made payable to the issuing institution. Original applications must be signed by the client. Original (not faxed) application is required to open a new account. If using our direct deposit service, send us a copy of the teller-stamped deposit slip and a copy of the deposit cheque.
<b>Renew or purchase additional GICs in an existing RRSP or RRIF account</b>	The application is a convenient 1-page form. Renewals are rate-guaranteed up to 15 days prior to the maturity date. The interest rate applied is that of the commitment date <sup>1</sup> , or the rate in effect the day of the renewal, whichever is higher. If renewing for a different term upon maturity, renewal instructions must be received by B2B Bank within 15 days prior to maturity.	Complete a <i>Renew or Purchase Additional Investment Term Deposit</i> form.	Fax to <b>1.888.946.3448</b>	Your client's account number must be included on the form.  To ensure efficient processing, you should submit renewal instructions once only.
<b>Transfer in an RRSP or RRIF and secure a rate guarantee</b>	Interest rates on RRSP or RRIF transfers-in are guaranteed up to 30 calendar days from the date the Transfer Authorization form and the RSP or RIF Account Application are signed by the client.  The interest rate applied is that which is in effect the date the authorization form is signed, or the date the funds are received, whichever is higher.	Complete a <i>Transfer Authorization</i> form and an <i>RSP or RIF Account Application</i> .  Send the original <i>Transfer Authorization</i> form to the relinquishing institution.	Forward a copy of the <i>Transfer Authorization</i> form along with the original <i>RSP or RIF Account Application</i> to: <b>B2B Bank</b> 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto ON M5L 0A2	Ensure the Transfer Authorization form and the RSP or RIF Account Application are signed and dated by the client. Attach a copy of the Transfer Authorization form to the original application. Only in-cash transfers are permitted.

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Transfer out an RRSP or RRIF	RRSPs or RRIFs can be transferred from B2B Bank to other financial institutions. We do not issue post-dated cheques for transfers of registered accounts.	Obtain a <i>Transfer Authorization</i> form from the receiving institution. Send the original <i>Transfer Authorization</i> form to the receiving institution.	Forward the original <i>Transfer Authorization</i> form to the receiving institution and forward a copy to: <b>B2B Bank</b> 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto ON M5L 0A2	Upon receipt of a <i>Transfer Authorization</i> form, the transfer request will be processed following the maturity date. Only in-cash transfers are permitted.
Process a withdrawal	Withdrawals or transfers (partial or in full) from a Registered GIC are assessed by B2B Bank on a case-by-case basis and are only allowed in exceptional situations. Interest penalties and/or servicing fees may apply and will be calculated at the time of the withdrawal or transfer. Unless requested, RRIF withdrawals are not subject to withholding taxes if the amount is part of the client's minimum annual amount. Some RRIF withdrawals may be subject to penalty.	Provide a letter of direction signed by the registered annuitant.	Fax instructions to <b>1.888.946.3448</b>	GICs in a registered plan are not redeemable prior to maturity except upon the death of the annuitant, or in exceptional situations such as personal hardship.
Fund a RRIF payment	The most common way to fund a RRIF payment is to withdraw cash from the client's account. If cash is not available, the amount will be redeemed from within the existing investments. Scheduled payments can be on the 10th, 15th, 25th or at month-end. RRIF payments can be: <ul style="list-style-type: none"> <li>• Sent by Electronic Funds Transfer (EFT) to your client's bank account.</li> <li>• Mailed to your client's home address. Alternatively, an investment held in a RRIF can be transferred in kind to a non-registered GIC account.</li> </ul>	Provide initial instructions on the <i>RSP or RIF Account Application</i> . Use a <i>Non-Financial Account Changes</i> form to make subsequent banking information changes or submit a letter of direction for change in amount of payment.	Fax <i>Non-Financial Account Changes</i> form to <b>1.888.946.3448</b> . Forward original application to: <b>B2B Bank</b> 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto ON M5L 0A2	Withdrawals are funded first from the RRIF savings account and then from the GICs. If a payment is to be funded by a GIC, the amount is taken from <b>the GIC with the nearest maturity date</b> . (This is the only case where RRIF GICs are redeemable prior to maturity.) Avoid unnecessary fees — make sure your clients receive their RRIF payments by EFT.
Update non-financial information	Typical non-financial changes include: <ul style="list-style-type: none"> <li>• Name changes</li> <li>• Address changes</li> <li>• Beneficiary changes<sup>2</sup></li> <li>• Banking information changes</li> <li>• Broker or advisor changes</li> </ul>	Complete a <i>Non-Financial Account Changes</i> form.	Fax instructions to <b>1.888.946.3448</b> .	Client signature and advisor signature are required. Signature(s) are mandatory for non-financial updates such as a dealer change or beneficiary update. In the case of name changes, a copy of legal documentation, such as a marriage certificate, is required.

For more information, call **1.800.263.8349** or visit **b2bbank.com**. All B2B Bank forms are available online at **b2bbank.com/forms**.

<sup>1</sup>Date the customer signs the renewal notice. <sup>2</sup>Not available in the province of Quebec. B2B Bank acts solely in the capacity of deposit account administrator, and does not provide investment advice to individuals or advisors. B2B Bank does not endorse nor promote any investment program or strategy. Dealers, advisors and brokers, not B2B Bank, are responsible for determining the suitability of products and services for their clients and for informing them of any related risks. B2B Bank products and services are only available through financial intermediaries. ©B2B BANK is a registered trademark of B2B Bank.

**For broker information only**