

Planholder Identification – (please complete this section in full)

Surname	First Name
Home Telephone Number	Business Telephone Number
	Social Insurance Number

Reason for Requesting Withdrawal – (select one only)

<input type="checkbox"/> Regular Withdrawal	<input type="checkbox"/> Lifelong Learning Plan <small>(attach completed form RC96)</small>	<input type="checkbox"/> Financial Hardship <small>(not applicable under all pension legislation) (for non-redeemable GICs only)</small>
<input type="checkbox"/> Home Buyers' Plan <small>(attach completed form T1036)</small>	<input type="checkbox"/> Refund of Excess Contribution <small>(attach completed form T3012A with part 3 completed by Canada Revenue Agency (CRA))</small>	<input type="checkbox"/> Other (specify) _____

Withdrawal Information

1. From which Simplii Financial RRSP Plan Type would you like to withdraw?
 (Please note: A separate withdrawal form is required for each RRSP Plan Type from which you wish to withdraw.
 Also, if you hold multiple GICs within the same Plan Type, please use a separate form for each GIC from which you wish to make a withdrawal.)

RRSP Plan Type: Individual Spousal

RRSP Investment Type: RRSP Savings Account
 Daily Interest RRSP Account
 GIC

Details: Account Number _____
 Account Number _____
 GIC Number _____

2. How much would you like to withdraw?

Full Amount
(please close the RRSP indicated above)

OR Partial Amount
 \$ _____

3. When would you like the withdrawal processed?

As soon as possible

OR On the maturity date
(only applicable to GIC)

4. Where would you like the proceeds of your withdrawal sent?

Simplii Financial Account

OR Mail draft to my home address

Transit Number _____

Account Number _____

Planholder Acknowledgment

I acknowledge that:

- a) This RRSP withdrawal request is irrevocable, subject to the discretion of Canadian Imperial Bank of Commerce (CIBC);
- b) By making this RRSP withdrawal, I am responsible for determining the income tax consequences under any applicable tax laws;
- c) Income tax will be withheld on amounts withdrawn from an RRSP as required by applicable legislation. At the date of printing this form, the rates of withholding tax, for all provinces except Quebec, were as follows:

Amount Requested (\$)	Withholding Tax (%)
• Up to \$5,000.00	• 10 %
• \$5,000.01 to \$15,000.00	• 20 %
• \$15,000.01 and up	• 30 %

- d) If I make a withdrawal from my RRSP GIC before maturity:
 - the early redemption rate disclosed on my confirmation of contribution letter will be applied to the amount being withdrawn, calculated from the contribution date (or in the case of a renewal, from the issue date) to the date the withdrawal is made;
 - if I have chosen a partial withdrawal, the difference between the interest earned at the simple interest rate and at the early redemption rate will be deducted from my remaining balance;
 - if I have chosen a full withdrawal, the difference between the interest earned at the simple interest rate and at the early redemption rate will be deducted from the net proceeds of my withdrawal, after which the applicable withholding tax rate will be determined; and
- e) A T4RSP will be issued based on the **year the withdrawal is processed**, not the date requested. Withdrawals requested close to year-end may be processed in the next year.

Date (dd/mm/yyyy)

X

Signature