

SUBJECT: Important notice regarding requests for mutual funds transfers

Since June 1, 2022, new rules from the Canadian Securities Administrators will ban investment fund managers from paying trailing commissions to discount brokers who don't provide advisory services, like Desjardins Online Brokerage.

As a result of this regulatory change, mutual funds with trailing commissions can no longer be held in or transferred to non-advisory accounts

Upon reception of this form, a switch will be made automatically to a like-to-like or like-to-similar mutual funds class or series with no trailing commissions, without further notice.

If no like-to-like or like-to-similar mutual funds classes or series is available, a representative from Desjardins Online Brokerage will contact you to review your options.

The following link gives you detailed information regarding any trailing commissions that Desjardins Online Brokerage could receive between the transfer request and the switch to a category or series of mutual funds with no trailing commission.

[Platforms and Fees - Investment Types | Desjardins Online Brokerage \(disnat.com\)](https://disnat.com)

Section 1 – Client's identification (in print letters)

Mr. Ms. Last name: _____ First name: _____
 No. and street: _____ Apt.: _____
 City: _____ Province: _____ Country: _____ Postal code: _____
 Social insurance number: _____ Phone: _____

Section 2 – Transferor identification (the financial institution delivering the funds)

Name: _____
 Contact name: _____ Phone: _____
 No. and street: _____ Suite: _____
 City: _____ Province: _____ Country: _____ Postal code: _____

Section 3 – Transferor plan (please complete a separate form for each account)

Account no _____ Currency: CAD USD

RRSP Annuitant Spousal TFSA LIF – Excess of maximum over minimum
 FTA RRSP (*see section 6)¹ RRIF After the transfer of the excess, the LIF's balance must be transferred to the LIRA or locked-in RRSP it comes from
 Restricted locked-in RRSP LIF Defined Contribution RPP – Variable Benefit Account – Ontario
 LIRA or locked-in RRSP Restricted LIF

Important: For RESP transfers, please use applicable government forms.
¹ Available only in CAD.

Section 4 – Desjardins Online Brokerage plan (the financial institution receiving the funds)

Account no _____ Currency: CAD USD

RRSP TFSA
 FTA RRSP (*see section 6)¹ RRIF
 Restricted locked-in RRSP² LIF²
 LIRA or locked-in RRSP² Restricted LIF²

¹ Available only in CAD.
² See Locking-in confirmation on next page.

Section 5 – Transfer requested

Total (check one box only)

In cash (including the sale of all securities) In kind (as is) Mixed (including the sale of the securities listed below)

Partial

In cash: \$ _____ **AND/OR** In kind (list the securities to be transferred in the table below)

Description	Symbol or CUSIP	Quantity	Type		
			<input type="checkbox"/> In kind	<input type="checkbox"/> To sell	<input type="checkbox"/> At maturity
			<input type="checkbox"/> In kind	<input type="checkbox"/> To sell	<input type="checkbox"/> At maturity
			<input type="checkbox"/> In kind	<input type="checkbox"/> To sell	<input type="checkbox"/> At maturity

Important: To list additional securities, please attach a duly completed and signed form D212A form (Schedule: List of additional securities).

Section 6 – Consent and signatures

I hereby authorize you to transfer my account at your financial institution to Desjardins Securities, in accordance with the directions provided on this form. I authorize Desjardins Securities to receive the balance and all securities in my account. These directions are subject to Desjardins Securities' approval of my account. Desjardins Securities reserves the right to refuse certain securities.

I revoke all open orders relating to my account. However, for a cash transfer request, I authorize the completion of all required orders at market price.

I agree to pay all costs, including differences and adjustments that might arise in relation to this request.

I authorize Desjardins Securities to act on my behalf to pay such amounts, which will then be deducted from my account balance. If for any reason whatsoever securities held in my account cannot be delivered to Desjardins Securities, I ask that Desjardins Securities be advised immediately. Please, indicate the securities in question and the reason why you are unable to deliver them.

Important: Desjardins Securities cannot accept the transfer of an account from another Dealer Member which is not margined in accordance with regulatory requirements, unless at the time of the transfer, Desjardins Securities has in its possession sufficient available funds to cover the deficiency in the account.

Please send us a copy of your most recent statement to facilitate the transfer process.

Client's signature _____	Date (YYYY-MM-DD) _____	Irrevocable beneficiary's signature (if applicable) _____ * Mandatory for FTA RRSPs	Date (YYYY-MM-DD) _____
Desjardins Securities Inc. Attn.: IPSO Division – Transfers 1 Complexe Desjardins, P.O. Box 800, Desjardins Station Montreal, QC H5B 0B1		CUID CDS DTC Investment Funds Fax	VMDM 5028 9356 - _____ (514) 286-3630

Section reserved for transferor use only

For RRSP, FTA RRSP and RRIF transfers

Annuitant Spousal

Mr. Ms. Spouse's last name _____ Spouse's first name: _____ Spouse's SIN: _____

For LIRA, locked-in RRSP, restricted locked-in RRSP, LIF and restricted LIF transfers

Plan jurisdiction: Federal Federal restricted Quebec Other province/territory _____
 Ontario → If LIF Old New
 If Ontario LIF or LRIF, indicate income earned since the beginning of the year: \$ _____.

A lock-in provision applies to \$ _____.

Was the transferred locked-in RRSP a LIF for at least one day during the current year? Yes No

For RRIF and LIF transfers

Eligible plan (first opened before January 1, 1993)? Yes No

We have paid (or will pay) the annuitant the minimum amount (\$ _____) set for the year of the transfer on _____.

Contact name: _____ Phone: _____

Section reserved for transferee use only

Locking-in confirmation

In our capacity as agents for Desjardins Trust, we hereby confirm that all locked-in capital under the abovementioned registered plan and to which the holder's directions to the transferor mentioned in section 3 apply will be transferred to a registered plan of the same type and will continue to be administered in accordance with governing pension legislation or the contract provisions applicable to:

Province/territory: _____, where appropriate; Old New

Any subsequent transfer of such locked-in capital to another trustee or financial institution will be made only to another registered plan, which will continue to be administered in accordance with the legislation of the abovementioned province/territory. No locked-in capital transfer will be authorized unless the Target Plan is duly registered, complies with applicable pension legislation, regulations and the *Income Tax Act* (Canada), and appears on the Superintendent's List of Financial Institutions' authorized to administer funds in the abovementioned province/territory (if applicable).

Desjardins Securities representative's name (in block letters) _____ Signature _____ Date (YYYY-MM-DD) _____

Possible transfers between plans

		Régime cessionnaire										
		RRSP	FTA RRSP	LIRA/Locked-in RRSP immobilisé (QC, federal, MB, AB, BC and NB)	Federal restricted locked-in RRSP	Ontario LIRA	RRIF	LIF (QC, federal, MB, AB, BC and NB)	Federal restricted LIF	New Ontario LIF	Old Ontario LIF	TFSA
Transferor plan	RRSP	X	X				X					
	FTA RRSP	X	X				X					
	LIRA/Locked-in RRSP immobilisé (QC, federal, MB, AB, BC and NB)			X ¹				X ¹	X ¹			
	Federal restricted locked-in RRSP				X ¹			X ¹				
	Ontario LIRA					X				X ¹		
	RRIF	X ²	X				X					
	LIF (QC, federal, MB, AB, BC and NB)			X ¹⁻²				X ¹	X ¹			
	Federal restricted LIF				X ¹				X ¹			
	New Ontario LIF									X ¹		
	Old Ontario LIF									X ¹		
	TFSA											X
	VRSP ³	X	X	X ¹			X	X ¹				
Federal PRPP ³	X	X	X ¹	X		X	X ¹	X				

¹ Must be under the same jurisdiction (federal or provincial).
² Attach a duly completed and signed T2030.
³ Locked-in amount must remain locked-in except as permitted by law.