

CIBC Securities Inc.
CIBC Investment Retirement Income Fund (RIF) Application

Welcome to CIBC Securities Inc.

Use this form to:

1. Open a new RIF or
2. Make changes to an existing RIF

You will be required to complete a client profile form as well.

Note: Unless otherwise defined, capitalized terms have the meaning set out in the CIBC Investment Retirement Income Fund Declaration of Trust ("Declaration of Trust").

1. Representative

Representative Name	Representative Number	Date (DD/MM/YYYY)
---------------------	-----------------------	-------------------

2. Information About You

Annuitant First Name	Annuitant Last Name
Date of Birth (DD/MM/YYYY)	Social Insurance Number

Residential Address

Address			
City	Country	Province/Territory	Postal Code

Mailing Address (If different from Residential Address)

Address			
City	Country	Province/Territory	Postal Code

3. Information About This Account

Account Number

Account Type

- RIF Spousal or Common-law Partner RIF LIF PRIF RLIF LRIF

For all locked-in Funds, please specify the jurisdiction. (Please attach the Locked-in Agreement to this form)

Information About Your locked-in Fund: LIF, LRIF, PRIF, and RLIF

You understand and agree that if this is a locked-in Fund (LIF, LRIF, PRIF or an RLIF), You need to read and will be bound by the Locked-in Agreement that applies to your RIF.

4. Know Your Client Information

Will You be investing with borrowed funds? Yes No

You have been provided with the "Risk of Borrowing to Invest" disclosure. You understand the implications of borrowing money, to invest.

Risk Profile (Risk Tolerance + Risk Capacity)

- Low Medium High

Investment Needs and Objectives

- Safety Income Income and Growth Growth

CIBC Investment Retirement Income Fund (RIF) Application

Investment Knowledge

Minimal Basic Moderate Well Developed Extensive

Gross Annual Income

Under \$30,000 \$30,000 - \$49,999 \$50,000 - \$75,000 over \$75,000

When You'll Need the Funds

Less than 3 years 3 - 5 years 6 - 10 years Greater than 10 years

5. Spouse or Common-law Partner RIF Information

Complete this section if the funds are being transferred from a Spousal or Common-law Partner RRSP or Spousal or Common-law Partner RRIF.

Spouse or Common-Law Partner First Name

Spouse or Common-law Partner Last Name

Social Insurance Number

6. Payments

In accordance with the Declaration of Trust, unless You select and complete Option A, payment from this RIF will start in the following calendar year based on Your instructions provided in Option B. If You want payments to start this calendar year, select and complete Option A and B.

Option A - Lump Sum Payment (Payment THIS calendar year)

In the year of commencement of the Plan:

A. Payment Date (DD/MM/YYYY) _____

B. Amount (\$) _____

C. If this is a LIF/RLIF/LRIF, you wish the maximum annual amount as provided in the Locked-in Agreement to be paid.

D. Forward Payments to this Account:

Canadian Dollar Account

Institution No.

Transit No.

Account No.

U.S. Dollar Account

Institution No.

Transit No.

Account No.

Option B - Recurring Payments

A. Frequency Monthly Quarterly Semi-Annually Other: _____

B. Payment Start Date (DD/MM/YYYY) _____

C. Payment Options (*Please select one*)

Minimum amount to be based on Your age*

Minimum amount to be based on the age of Your Spouse or Common-law Partner*

*You understand that the election cannot be changed after the first payment from the RIF

Spouse or Common-Law Partner First Name

Spouse or Common-Law Partner Last Name

Date of Birth (DD/MM/YYYY)

Social Insurance Number

Amount (\$) _____

Maximum Amount (LIF, LRIF and RLIF only)

CIBC Investment Retirement Income Fund (RIF) Application

D. Forward Payments to this Account:

Canadian Dollar Account

Institution No.	Transit No.	Account No.
-----------------	-------------	-------------

U.S. Dollar Account

Institution No.	Transit No.	Account No.
-----------------	-------------	-------------

Note: For RIFs, the total annual payment must be at least the Minimum Amount determined under the *Income Tax Act* (Canada). In the event that You wish to change the payment amount, You will advise CIBC Securities Inc. of the new amount to be applied no later than January 1st of the year in which the change is to be effective. The new amount will remain in effect until You advise CIBC Securities Inc. of a future change. Payments cannot commence later than December 31st of the year following the start date of the RIF.

7. Annuitant Acknowledgement

When You sign below, You confirm, understand and agree to the following:

- You have received and read, and you understand and agree to the terms in the CIBC Investment Account Information and Disclosures (CIBC Securities Inc.), and the Declaration of Trust, as amended or replaced from time to time.
- CIBC Securities Inc. is a separate legal entity and a wholly-owned subsidiary of CIBC.
- Unless otherwise advised by your CIBC advisor, securities purchased through CIBC Securities Inc.:
 - are not insured by the Canada Deposit Insurance Corporation or any other government deposit insurer,
 - are not guaranteed by CIBC, and
 - may fluctuate in value.
- You attest that no one has a financial interest in the RIF other than as provided in the Declaration of Trust and under the *Income Tax Act*.
- You understand that, notwithstanding the acceptance of this application, this subscription and all future subscriptions are subject to the acceptance by the respective Mutual Fund.
- You confirm that the information supplied by You for this application is accurate and complete. If You provided information on this application about Your Spouse or Common-law Partner or another person, You represent to CIBC Securities Inc. that Your Spouse or Common-law Partner or that person has consented to its disclosure for the purpose of administering this RIF.
- You agree to be bound by the Declaration of Trust that You have received, as amended or replaced from time to time. You request that CIBC Trust Corporation apply for registration of this RIF in accordance with the *Income Tax Act* (Canada) and any applicable provincial income tax legislation.
- Your first and last name, date of birth and Social Insurance Number or any other information required by Canada Revenue Agency that You provide Us must match the information Canada Revenue Agency has in its records before Your RIF can be registered. If they don't match, Canada Revenue Agency may not register Your RIF, which means Your RIF may be invalid for registered retirement income fund tax purposes and You may have to pay significant taxes.
- You will be solely responsible for any tax consequences resulting from contributions, transfers and withdrawals; the Trustee and CIBC Securities Inc. have no responsibility for such matters. You agree to indemnify the Trustee and CIBC Securities Inc. and save them harmless from any expenses they may incur in accordance with the Declaration of Trust.
- Quebec Residents Only - You acknowledge that this application the Declaration of Trust and the CIBC Investment Account Information and Disclosures (CIBC Securities Inc.) were provided at Your request in the English language only. *Je reconnais/nous reconnaissons que la présente demande, la Déclaration de fiducie et la brochure Placements CIBC inc. - ententes et informations relatives au compte m'ont été remises uniquement en anglais, à ma demande.*

Please sign here

Date (DD/MM/YYYY)	Annuitant's Name	X	
			Annuitant's Signature (sign within box)
Date (DD/MM/YYYY)	Representative's Name	X	
			Representative's Signature (sign within box)

Accepted by CIBC Securities Inc. in its own capacity and as Agent to the Trustee.
P.O. Box 51, Commerce Court Postal Station, Toronto, Ontario, M5L 1A2