

# RBC® Guaranteed Investment Funds

## New account reference guide

### FOR ADVISOR USE ONLY



Insurance

Using the appropriate forms will save you time and minimize processing delays. This quick reference guide lists the documents you will need when opening a new account.

Forms Required	NON-REGISTERED CONTRACTS						TAX-FREE SAVINGS ACCOUNTS	REGISTERED CONTRACTS				
	Non-Registered	In-Trust Child (Informal Trust)	Formal Trust	Corporate Account	Partnership Account	Non-Corporate Account	TFSA	Retirement Savings Plan (RSP)	Spousal Retirement Savings Plan (SRSP)	LIRA/LRSP/ RLSP <sup>1</sup>	Retirement Income Fund (RIF)	LIF/RLIF/ PRIF/LRIF <sup>2</sup>
Application for Registered and Non-Registered	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓
Application for TFSA							✓					
Declaration of Trust for Minor		✓										
a. Certificate of Corporate Status OR Corporate Profile Report				✓								
b. Certificate of Incorporation OR Articles of Incorporation				✓								
c. Letters of Patent (if applicable)				✓		✓						
d. Certificate of Incumbency OR List of Signing Authorities				✓	✓	✓						
e. Articles of Association						✓						
f. Registered Declaration of Partnership OR Partnership Agreement					✓							
g. Trust Document			✓									
Locked-in Pension Funds Compliance Form										✓		✓
Spousal Waiver OR Consent Form <sup>3</sup>												✓
Personalized VOID Cheque <sup>4</sup>	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓
Trading Authorization Form <sup>5</sup> (Optional)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
CRS/FATCA Declaration of Tax Residence for Entities (if applicable)			✓	✓	✓	✓						
Non-Individual Owner Form <sup>6</sup>			✓	✓	✓	✓						
Transfer Document for Registered Plans <sup>7</sup>							✓	✓	✓	✓	✓	✓
Transfer Authorization for Non-Registered Accounts (if applicable)	✓											

<sup>1</sup> Includes Locked-in Retirement Account, Locked-in Retirement Savings Plan, Restricted Locked-in Savings Plan.

<sup>2</sup> Includes Life Income Fund, Restricted Life Income Fund, Prescribed Retirement Income Fund, Locked-in Retirement Income Fund.

<sup>3</sup> Please complete the applicable form for the jurisdiction (provincial/federal) the pension funds are governed by.

<sup>4</sup> Physical cheques are no longer accepted. Banking information required for pre-authorized debit of deposits, scheduled contributions, and electronic funds transfer of RIF, LIF, LRIF, PRIF, RLIF, TFSA, non-registered payments.

<sup>5</sup> Required if the owner(s) elect(s) to authorize RBC Insurance to process specific transactions upon the direction of the advisor only.

<sup>6</sup> This form must be completed whenever the owner of the contract is a Corporation or a Non-Corporate entity (e.g. corporations, partnerships, trusts, associations or other organizations).

<sup>7</sup> The applicable forms (e.g. T2033, T2151, RBC Insurance Transfer Authorization for Registered Investments, etc.) are required when transferring from one registered plan to another (including TFSA).

In some instances, account set-ups, such as, **but NOT limited to**, non-individual ownership structures, may require a more enhanced review, and we may from time to time request additional information. Funds will be deposited on the valuation date by which we have both a) determined that all requirements have been met and satisfied per our admin rules and b) received the first deposit (this may not always be the same date as the date the first deposit is received).

# Supporting your business

FOR ADVISOR USE ONLY. NOT INTENDED FOR CLIENT DISTRIBUTION.

In addition to a robust selection of product solutions, RBC Insurance is committed to providing you with the tools, resources and information you need to succeed.

## Online Insurance Marketing Central

At Insurance Marketing Central, you'll find sales tools, professionally developed marketing materials, product and regulatory updates, market and economic outlooks from RBC GAM, and resources to help you manage and build your business. You can order ads, forms and marketing materials as well as access procedural information and forms to help you manage your clients' needs efficiently and effectively. Visit [Insurance Marketing Central](#) to learn more.

## WealthLink<sup>‡</sup>

You can access WealthLink an easy-to-use online tool designed to help you monitor and manage your client portfolios. You can list all your accounts, complete with account numbers and assets under management, and then filter the data based on select criteria. User-friendly dropdown menus make it easy to find the information you want, fast, such as:

- Annuitant details and status
- Detailed beneficiary info, including splits for primary and secondary beneficiaries
- Historical client confirmations
- Contract-level information, including deposit maturity date, guaranteed values and contract maturity

To register for WealthLink, visit [rbcinsurance.com/gif](http://rbcinsurance.com/gif) or call our Dealer Services Centre at 1-866-372-2443.



Insurance

**Any amount that is allocated to a segregated fund is invested at the risk of the contract holder and may increase or decrease in value.**

RBC Guaranteed Investment Funds are individual variable annuity contracts and are referred to as segregated funds. RBC Life Insurance Company is the sole issuer and guarantor of the guarantee provisions contained in these contracts. The underlying mutual funds and portfolios available in these contracts are managed by RBC Global Asset Management Inc. When clients deposit money in an RBC Guaranteed Investment Funds contract, they are not buying units of the mutual fund or portfolio managed by RBC Global Asset Management Inc. and therefore do not possess any of the rights and privileges of the unitholders of such funds. Details of the applicable Contract are contained in the RBC GIF Information Folder and Contract at [rbcinsurance.com/gif](http://rbcinsurance.com/gif).

© / ™ Trademark(s) of Royal Bank of Canada. Used under licence. † WealthLink is a trademark of LTI. VPS110186

89832 (08/2022)