



The Bank of Nova Scotia
 ("Scotiabank")
 Scotia Capital Inc.
 ("ScotiaMcLeod"),
 ("ScotiaMcLeod
 Direct Investing (SMDI)")
 Scotia Securities Inc.
 The Bank of Nova Scotia
 Trust Company ("Scotiastrust")

Transfer Authorization for Registered Investments

(RSP, LIRA, LRSP, RIF, LRIF, LIF)

This form can be used for RSP to RSP transfers (except for transfers due to death), RSP to RIF transfers, RIF to RSP transfers and RIF to RIF transfers.



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Please note: *The data entered on this form may be scanned and stored electronically. Please print neatly in the spaces provided to ensure completeness, accuracy and machine readability.*

Client Identification

Account/Policy Holder Last Name		First Name		Initial
Address		City	Province	Postal Code
Social Insurance Number		Home Telephone Number		Business Telephone Number

Receiving Institution Information

Scotiabank (Domestic Retail) Branches
 Dealer #: 9629

Scotia Securities Inc.
 Dealer #: 7689

Receiving Address: Transit
 (Scotiabank, ScotiaMcLeod and Scotiastrust branches)

Contact Phone No.:

Scotiastrust
 40 King St. West, Transit 81398
 P.O. Box 4085, Station A,
 Scotia Plaza, Toronto, ON M5W 2X6
 FINS #: T525 CUID #: BNSC
 DTC #: 4816 Intermediary code: BNSG

Assets for accounts managed by **Scotia Cassels Investment Counsel Limited** must be delivered/made payable to Scotiastrust.

Scotia Capital Inc.

ScotiaMcLeod
 40 King St. West,
 Transit 81398
 P.O. Box 4085, Station A,
 Scotia Plaza
 Toronto, ON
 M5W 2X6

ScotiaMcLeod Direct Investing
 Transit 13938
 P.O. Box 603
 Toronto, ON
 M1K 5C5

Dealer Code: 9155
 CLEAR STREAM #: 52065
 FINS #: T085
 DTC #: 5011
 CUID #: SCOT
 CUID #: SCOM Money Market

Client Account/Policy Number
Group Plan Number (if applicable)
Agent Number (if applicable)
IE/Relationship Manager Name
Rep. Code (if applicable)
Dealer Account Number (ScotiaMcLeod and SMDI)
Registered Type:
<input type="checkbox"/> RSP <input type="checkbox"/> RIF <input type="checkbox"/> Annuity
<input type="checkbox"/> Spousal RSP <input type="checkbox"/> Spousal RIF <input type="checkbox"/> Other
<input type="checkbox"/> LRSP <input type="checkbox"/> LIF
<input type="checkbox"/> LIRA <input type="checkbox"/> LRIF

For Locked-in Plan use only

Locked-in Plan Transfer Acknowledgement

Scotiabank, Scotia Securities Inc., and Scotia Capital Inc. as agents for Scotiastrust, acknowledge that all locked-in funds from the registered plan noted in the Client Direction to Relinquishing Institution section below, will be transferred to the registered plan type noted and will continue to be administered in accordance with the governing pension legislation or contractual conditions of

Any subsequent transfer of these locked-in funds to another trustee or financial institution will be made only to another registered plan which must continue to be administered in accordance with legislation of the jurisdiction noted above. No transfer of locked-in funds will be permitted unless the receiving plan is appropriately registered and in compliance with the applicable pension legislation regulations and the Income Tax Act (Canada). Scotiastrust appears on the Superintendent's List of Financial Institutions authorized to administer funds in the Jurisdiction noted above.

_____ Governing Legislation (province or territory - specify)

Authorized Signature	DD	MM	YY
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Client Direction to Relinquishing Institution

- GICs
- Mutual Funds
- Other

Relinquishing Institution Name				
Address		City	Province	Postal Code
Client Account/Policy Number		Group Plan Number (if applicable)		

Transfer: All in Kind (as is) All in cash* All assets*, but mixed in cash and in kind (as is), see list below or attached list Partial* - as listed below or on attached list

*Please refer to statement in bold in Client Authorization section below:				FOR USE BY RELINQUISHING INSTITUTION DELAY DELIVERY UNTIL
In Kind	In Cash	Investment Amount/Maturity Date	Symbol and/or Certificate No. or Policy Number	
<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	
Shares/Unit	Dollars	Investment Description		
<input type="checkbox"/>	<input type="checkbox"/>	_____		
In Kind	In Cash	Investment Amount/Maturity Date	Symbol and/or Certificate No. or Policy Number	
<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	
Shares/Unit	Dollars	Investment Description		
<input type="checkbox"/>	<input type="checkbox"/>	_____		
				DELAY DELIVERY UNTIL

ACCOUNT TRANSFER CLIENT DISCLOSURE

In our business we are dedicated to continually improving Client Service. This Client Disclosure and informational document was developed to help you understand the account transfer process. It is important to read this document carefully before signing the section called CLIENT AUTHORIZATION on this Account Transfer form. Should you have any questions after reading this document, please be sure to address your enquiries with your Receiving Institution's Representative.

What is the difference between "IN CASH" and "IN KIND"?

"IN CASH" means that all your assets which are not currently held as cash are to be liquidated, sold, redeemed, etc. in order that your account can be transferred to the Receiving Institution in the form of cash.

IT IS IMPORTANT TO NOTE THAT IF YOU HAVE INDICATED AN "IN CASH" TRANSFER OF YOUR ACCOUNT, ALL TRADES WILL BE EXECUTED "AT THE MARKET". ALL TRADES WILL BE PLACED ON A BEST EFFORTS BASIS SUBSEQUENT TO THE RECEIPT OF THE TRANSFER FORM AND ARE SUBJECT TO NORMAL COMMISSION CHARGES. IN ORDER TO AVOID DELAYS, YOU MAY PLACE THE TRADES YOURSELF WITH THE RELINQUISHING INSTITUTION AT THE TIME OF SIGNING THIS TRANSFER FORM.

"IN KIND" means that you want the assets in the account transferred, as is. If you hold investments and a cash balance, then the investments will be transferred as well as the cash balance in their current state, if the assets can be transferred.

How long will my transfer take?

The time required to transfer the account will depend on the type of asset you are transferring. Please note that all your assets may not be transferred at the same time.

Types of Investment Products

Registered Accounts

For Stocks and Bonds

Under current IDA guidelines, this type of transfer generally take between 10 - 25 business days from the time of receipt by the Relinquishing Institution, subject to the exceptions below. Non-IDA member institutions may or may not observe similar guidelines.

For Mutual Funds

Mutual Funds from other financial institutions (ATON) take 5 - 10 business days from the time all necessary documentation is received by the Receiving Institution.

For Guaranteed Income Certificates (GICs)

Often a Guaranteed Investment Certificate (including Term Deposits) is not transferable "IN KIND" (as is) prior to its maturity. Most GICs can be transferred in cash on their maturity. There are some exceptions, please check the terms and conditions with the Institution which issued your GIC.

Please note: Most Scotiabank Group issued GICs are readily transferrable "IN KIND" within the Group.

Locked In Accounts:

These accounts generally take longer to transfer, as additional documents are required under various Provincial and Federal Pension Legislation in order for the Receiving Institution to administer the account. The account

opened at the Receiving Institution must be opened as LOCKED IN, and administered in accordance with the same Provincial or Federal Legislation as your current account. Failure to provide the required locked-in plan information will delay the transfer of your account.

Spousal Accounts:

These types of plans generally take 10 - 25 business days, as long as you ensure that the account opened at the Receiving Institution is opened as a SPOUSAL account. Failure to do so may cause a delay in your transfer.

RRIF Accounts:

The Relinquishing Institution is required to pay you the current year's Minimum RRIF Payment in full before it can transfer your RRIF account. This must be done before the account can be closed. To avoid delay please ensure that there is sufficient cash in your RRIF account to cover the minimum annual payment.

Other Investments:

There are many other investments which may be non-transferable, non-redeemable or delay the transfer of your account. These investments include mortgages, foreign securities and non-transferable bonds.

Rejected Transfers:

An account transfer request may be rejected by the Relinquishing Institution for a number of reasons, such as, insufficient cash to cover fees, account not in good standing, (i.e. under-margin, outstanding short position). If your transfer has been rejected for any reason by the Relinquishing Institution, they may return the transfer to the Receiving Institution unprocessed. When the reason for a rejection has been rectified, the transfer process will begin again and the Relinquishing Institution may then have 10 - 25 business days, from the date of receipt of the transfer documents to process the transfer.

How much will it cost to transfer my account?

Transfer Fees:

Many relinquishing institutions charge a fee, the cost of which may vary.

Administration Fees:

Most institutions charge Self-Directed Administration Fees the cost of which will vary. It is important to ensure that you have sufficient cash available in your account at the Relinquishing Institution to cover transfer and administration fees, or the Relinquishing Institution may reject the transfer request, thus causing a delay.

Glossary:

- FINs = Financial Institution Number**
- DTC = Depository Trust Company**
- PAC = Pre-Authorized Chequing**
- SWF = Systematic Withdrawal Funds**
- G.T.C.= Good Till Cancelled**
- CUID = Customer Unit Identifier**
- IDA = Investment Dealers Association**
- SWP = Systematic Withdrawal Plan**
- AWD = Automatic Withdrawal Plan**

Contact the following for Customer Service

ScotiaMcLeod	Contact Telephone Number (416) 945-4524
ScotiaMcLeod Direct Investing	Contact Telephone Number 1 800 263-3430
Scotiastrust	Contact your local Scotiastrust office
Scotiabank/Scotia Securities Inc.	Contact your local Scotiabank branch