



**Retirement Income Fund (RIF)<sup>1</sup>**  
**Designation of Beneficiary and/or Successor**  
**Annuitant Form**

To: TD Waterhouse Canada Inc. ("TD Waterhouse")

Annuitant's Name: \_\_\_\_\_

Account Number(s): \_\_\_\_\_

Plan Type:  Personal  Spousal

I revoke any prior designation of beneficiary and/or successor annuitant made by me in respect of the above-referenced Fund.

I designate \_\_\_\_\_, my spouse or common-law partner (if my spouse or common-law partner survives me), to become the successor annuitant of the above-referenced Fund on my death.

I designate the beneficiary or beneficiaries named below to receive the proceeds of the above-referenced Fund on my death subject to the provisions of the Fund and of applicable law. **If the total does not add up to 100%, the remaining portion will be paid to my estate.**

Name of Beneficiary(ies)	Relationship	Percent

Total            %

I understand this designation may be overridden:

- By my subsequent written beneficiary designation or revocation received by, and in a form reasonably acceptable to, TD Waterhouse;
- By delivery to TD Waterhouse of a valid will or codicil that specifically designates a beneficiary for the above-referenced Fund which postdates the latest beneficiary designation filed with TD Waterhouse; or
- In whole or in part, if the above-referenced Fund is locked-in, by payment of benefits on my death to my spouse or common-law partner, if any, pursuant to applicable pension laws.

On my death, and if I do not designate a successor annuitant who survives me, TD Waterhouse will, upon receipt of all documentation which TD Waterhouse may reasonably require, distribute the net proceeds of the above-referenced Fund in accordance with the operative beneficiary designation, if any. If any designated beneficiary predeceases me and no replacement beneficiary is designated, the applicable amount will be paid to my estate. If no designated beneficiary survives me, the net proceeds amount will be paid to my estate. On making any such payment, TD Waterhouse shall be released from all further obligations under the Fund.

For residents of Quebec, a successor annuitant / beneficiary designation can only be made by way of a will or marriage contract.

\_\_\_\_\_  
Signature of Annuitant

\_\_\_\_\_  
Date (mm/dd/yyyy)

<sup>1</sup> Registered Retirement Income Fund (RRIF) - Refers to the TD Waterhouse Self-Directed Retirement Income Fund