RBC Direct Investing Inc.

CO-MINGLING AGREEMENT

RBC Direct Investing™ Spousal RRSP/RRIF Account Number: ____________________________________________

Name of Account Holder: ________________________________________________________________________________

Name of Spousal Contributor: ____________________________________________________________________________

Please be advised that:

In case of an RSP account, we wish to make regular contributions to my spousal plan.

In case of an RIF account, we wish to combine regular and spousal registered funds in to my spousal plan

I am aware of Canada Revenue Agency/Revenue Quebec’s income inclusion rule regarding de-registration of funds from any spousal account. The three-year attribution rule decides for tax purposes who claims the withdrawal as income. The spousal contributor will have to include any withdrawals in their income if a contribution is made within the year of the deregistration, or the two previous years. The amount the spousal contributor will have to claim as income will be the lesser of the following two:

1) the amounts he/she contributed to all spousal RRSP’s, or
2) the amount withdrawn from the plan.

Note: In certain situations the income inclusion rule may not apply. For further information as to when the rule is not applicable, please consult a Canada Revenue Agency/Revenue Quebec tax guide.

This form authorizes RBC Direct Investing Inc. to maintain the above account as a spousal plan. In case of a Spousal RSP account, I will ensure that contribution instructions made to the plan will clearly indicate if it is a regular contribution or a spousal contribution (for tax purposes). I will be provided a T4RSP or T4RIF for de-registrations which will clearly indicate that the funds are from a spousal plan.

___________________________________________________  _______________________________________
Signature of Plan Holder (Annuitant) Date

___________________________________________________  _______________________________________
Signature of Spousal Contributor Date

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