



Form 1

WITHDRAWAL REQUEST

RF PERSONAL PENSION PLAN

TO: RF Bank & Trust Limited:

Take notice that I, _____, National Insurance Number _____,

in accordance with the Plan Rules hereby request the following:

A Full/Partial withdrawal of \$ _____ of the funds in my Account

Payment of the monies due should be made in _____ to the said member
Currency

*Please redeem my investment (s) (as follows):

- RF Balanced Fund _____ %
- RF Equity Fund _____ %
- RF International Equity Fund _____ %
- RF Fixed Income Fund _____ %
- RF Guaranteed Investment Fund _____ %
- RF International Fixed Income Fund _____ %

*If withdrawals are from more than one contribution account, please indicate by division of percentage which must total 100%

Special Instructions:

Note: *Withdrawal requests must be made 45 days in advance prior to the month end on which redemption is required. Payments will be made seven (7) business days after the month end. (Fees subject to a minimum of \$50)*

Withdrawal Fees:

| | |
|--|----------------------|
| Guaranteed, Fixed, & Int'l Fixed Income, | 00-24 Months - 2% |
| Balanced, Equity and Int'l Equity Funds | 25-36 Months - 1.5% |
| | 37-48 Months - 1.0% |
| | 49-60 Months - 0.5% |
| | >60 Months - \$50.00 |

***Expedited requests are an addition \$50.00**

THE NET ASSET VALUE (price per share) for the shares to be sold will be fixed on the 1st day of the month following your redemption notice.

Name

Date