IMPORTANT INFORMATION

May 12, 2015

To: Our Valued Advisor
From: The Account Management Team

Subject: Fund Transfer Process, Between Financial Institutions

Now that 2015 RSP season has wrapped up, we are taking this opportunity to communicate some procedures that affect you.

To expedite a fund transfer process between institutions (T2033), we prefer the advisor send the fund transfer form directly to the relinquishing institution to avoid delays. We appreciate when Advisors include a copy of the fund transfer form with the application or additional deposit to Global Pacific.

Most fund transfers received at the relinquishing institution IN GOOD ORDER are processed within 21 days of submission. This is why Global Pacific's procedure includes a 21 day follow-up to that institution. When the investment value appears in VirtGate, this indicates money has been received.

If there are issues preventing the fund transfer, Global Pacific will be advised by the receiving institution and we will inform you of any additional requirements. At this stage, it will be necessary for the advisor to reinitiate the process with the additional requirements, e.g., Signatures, spousal waiver, locked-in agreement, guarantees, etc. The advisor will need to contact the client and possibly the relinquishing institution directly to complete the new requirements.

Here are important items for the advisor to complete on the fund transfer form. Most fund transfer delays occur for the following reasons:

1. Relinquishing institution address or department must be accurate and can not be missing on the transfer form. - Advisor must verify the address. NOTE: The relinquishing institution address and contact info is found on your client's investment statement from their financial institution. When a phone number is all that exists on the client statement and no address, the advisor must call the financial institution to obtain the correct mailing address. Most banks have different branches or departments to process financial transfers.

2. The client's investment statement should be included with the fund transfer form or the transfer amount e.g. $10,000 (+ or -) - Advisor to obtain.

3. The fund transfer instructions must be completed. E.g. All in Cash, All in Kind, or Partial Transfer with details provided. - Advisor to complete.

4. Client names must match. If the client name is different on the account than on the new application, documents to change the account name must be expedited with the relinquishing institution prior to the new application. - Advisor to complete.