



**Optimize
Wealth Management**

SERVICE TIMELINES

Optimize Expected Processing Timelines



Optimize Expected Processing and Service Timelines

The tables below outline the processing timelines for each request type, organized by pipeline. Each request type within a pipeline follows a specific service standard to ensure consistency and efficiency. These timelines provide a clear guide for the expected processing time.

Request Types and Service Standards

Request Type	Service Standard
Add Funds Pipeline	
<i>EFT-IN</i>	4 Business Days
<i>Contribute From Investment Account (In-Kind)</i>	4 Business Days
<i>Contribute From Investment Account (In-Cash)</i>	In-cash contributions to an investment account are completed within 7-11 business days after submitting a service request.
<i>Initiate a transfer</i>	4-8 Weeks
Withdraw Funds Pipeline	
<i>EFT-Out</i>	Electronic Funds Transfer (EFT) withdrawals are completed within 7-11 business days after submitting a service request.
<i>Withdraw to Investment Account (In-Kind)</i>	4 Business Days
<i>Withdraw to Investment Account (In-Cash)</i>	In-cash withdrawals to an investment account are completed within 7-11 business days after submitting a service request.
<i>Send Cheque to Address</i>	Cheques sent directly to the client's address are typically completed within 7-11 business days after submitting a service request.
<i>Home Buyers Plans</i>	Withdrawals related to the Home Buyers Plan (HBP) are processed within 7-11 business days after submitting a service request.
<i>Life Long Learning</i>	Withdrawals related to the Lifelong Learning Plan (LLP) are processed within 7-11 business days after submitting a service request.
<i>Send Cheque to Third Party</i>	Cheques sent to a third party are typically completed within 7-11 business days after submitting a service request.
<i>Unlocking</i>	Unlocking requests are typically completed within 7-11 business days after submitting a service request.



Request Type	Service Standard
Transfer Pipeline	
<i>Transfer Securities</i>	4 Business Days
<i>Transfer Cash</i>	Cash transfers are completed within 7-11 business days after submitting a service request.
<i>Cash Transfer (Third Party)</i>	Third-party cash transfers are typically completed within 7-11 business days after submitting a service request.
<i>Security Transfer (Third Party)</i>	4 Business Days
<i>50% unlocking (Alberta)</i>	4 Business Days
<i>50% unlocking (Non-Alberta)</i>	4 Business Days
Plans Pipeline	
<i>Create PAC Plan</i>	3 Business Days
<i>Create SWP Plan</i>	3 Business Days
<i>Manage PAC Plan</i>	3 Business Days
<i>Manage SWP Plan</i>	3 Business Days
<i>Manage RIF Plan</i>	3 Business Days
<i>Manage LIF Plan</i>	3 Business Days



Request Type	Service Standard
Account Administration Pipeline	
<i>Banking Update</i>	5 Business Days
<i>Beneficiary Update</i>	5 Business Days
<i>Document Delivery</i>	3 Business Days
<i>Add/Update POA</i>	10 Business Days
<i>Book Value Adjustment</i>	7 Business Days
<i>Cancel/Correct</i>	14 Business Days
<i>Client Passed Away</i>	3 Business Days
<i>Close Account</i>	5 Business Days
<i>Credit Client Account</i>	8 Business Days
<i>Estate Processing</i>	20 Business Days
<i>Estate Processing</i>	20 Business Days
<i>Marital Breakdown</i>	7 Business Days
<i>RollBack Options</i>	7 Business Days
<i>Tax Slip Corrections</i>	10 Business Days
<i>Tax Slip Duplicates</i>	10 Business Days
<i>Update Account Documentation</i>	7 Business Days
<i>Update Account Legislation</i>	7 Business Days



Request Type	Service Standard
Account Administration Pipeline	
<i>Update Address</i>	<i>7 Business Days</i>
<i>Update BOD</i>	<i>7 Business Days</i>
<i>Update Emails</i>	<i>7 Business Days</i>
<i>Update Name</i>	<i>7 Business Days</i>
<i>Update Phone Number</i>	<i>7 Business Days</i>
<i>Update SIN</i>	<i>7 Business Days</i>

Request Type	Service Standard
Will Preparation Pipeline	
<i>Will Preparation</i>	<i>2 Business Days</i>
<i>Will Amendments</i>	<i>2 Business Days</i>

Request Type	Service Standard
Tax Preparation Pipeline	
<i>Tax Preparation</i>	<i>4 Business Days</i>