

You must use this application to apply to unlock money from your Locked-In Retirement Account (LIRA) or Life Income Fund (LIF) when you are experiencing financial hardship as described in the Alberta *Employment Pension Plans Act* (EPPA) and the *Employment Pension Plans Regulation* (EPPR).

The personal information you provide on this form, and on any other submitted document, is necessary for your Financial Institution to determine if you qualify to have money released from your LIRA or LIF.

If you have any questions about the collection, use or disclosure of your personal information, please check the Privacy Policy of the Financial Institution. Your Financial Institution and its representatives are required to comply with all applicable privacy requirements in dealing with information provided as part of this Application.

After you complete this application, submit it, along with any other required documents, to the Financial Institution that holds your LIRA or LIF. This application form is designed to be self-explanatory and contains enough information so that your Financial Institution can process your application.

Your Financial Institution will determine if you qualify to have money released from your LIRA or LIF.

**The Government of Alberta does not administer the Financial Hardship program.
Do not send your application form to the Government of Alberta.**

If you are not satisfied with the decision made by your Financial Institution, you should contact the dispute resolution department of your Financial Institution.

Do not contact the Government of Alberta, as the processing of this application is entirely between you and your Financial Institution.

IMPORTANT

There are five reasons allowed for unlocking the money. **You MUST choose at least one reason for each application.** You may choose more than one reason at a time. If you do not qualify under one of the five reasons, your Financial Institution, by law, cannot authorize the release of any locked-in money.

- The five reasons are:
1. Low Income
 2. Foreclosure
 3. Eviction for Rent Arrears
 4. First Month's Rent and Security Deposit
 5. Medical Costs

You are permitted to apply under each reason only ONCE per calendar year. If your application is not approved, you are not permitted to apply again under that reason until the next calendar year.

Please visit the following website for the application form and more information:

<http://www.finance.alberta.ca/business/pensions>

Other Unlocking Options

There are other ways to unlock a LIRA or LIF. If any of these other options apply to you, **please contact your Financial Institution** and they will be able to help you unlock the money without completing this application form.

Small Amounts Unlocking (2017)

You can unlock the money in your LIRA or LIF under the "small amounts" rule if:

- the value of your LIRA or LIF is less than \$11,060, or
- you are 65 years of age or older, and the value of your LIRA or LIF is less than \$22,120.

Non-Residency of Canada for Income Tax Purposes

You can unlock the money in your LIRA or LIF under the "non-residency" rule if the Canada Revenue Agency has declared you a "non-resident" for income tax purposes.

Considerably Shortened Life Expectancy

You can unlock the money in your LIRA or LIF under the "shortened life" rule if your medical practitioner confirms, in writing, that you have an illness or a physical disability that will considerably shorten your life expectancy.

Note: Your Financial Institution does not have the right to ask about the nature of your illness or life expectancy.

50% Unlocking

You can unlock up to half of the money in your LIRA under the "50% unlocking" rule if:

- you are 50 years of age or older, and
- you convert your LIRA into a LIF.

General Applicant Information

Title (Mr., Mrs., Ms.)	Last Name	First Name	Middle Name
Mailing Address			
City	Province/Territory	Postal Code	Telephone Number
Email Address			Date of Birth (yyyy-mm-dd) - -

Source of Locked-In Money

1. Is the money still in the pension plan?

- Yes **STOP** - The Financial Hardship Unlocking program only applies to money in a LIRA or LIF.
 No

2. Have you already applied to your Financial Institution under this program between January 1, 2017 and December 31, 2017?

- Yes
 No Skip Question 3 and go to Question 4.

3. Are you applying under the same reason as last time?

- Yes **STOP** - You may only apply once per calendar year for each reason.
 No

4. How did you get the LIRA or LIF? **Check only one option.**

- Option A: I left the company that offered the pension plan.
- Option B: The money was transferred to me as a result of the death of my pension partner.
- Option C: The money was transferred to me as a result of a divorce.

5. Did you (Option A), your deceased partner (Option B) or your divorced partner (Option C) work in Alberta on the last day of work when this pension was being earned?

- Yes
- No **STOP** - Ask your Financial Institution to direct you to the proper jurisdiction.

6. What is the name of the company or pension plan that the money came from?

7. Is the pension plan under federal jurisdiction?

(Federal jurisdiction includes the Government of Canada and its agencies, RCMP, Department of National Defence, some First Nations organizations, airlines, shipping, telecommunications, banking and inter-provincial transportation.)

- Yes **STOP** - Ask your Financial Institution to direct you to the proper jurisdiction.
- No

8. Which Financial Institution has the LIRA or LIF you would like to unlock?

9. What is the account number of this LIRA or LIF? _____

10. How much money do you want to receive after withholding taxes and any fees have been deducted?

Pension Partner Information

Complete this section if you checked **Option A** in **Question #4**,
Alberta pension law gives "Pension Partners" certain rights with pension money.

Please answer **all** four questions below.

11. Are you married and living together? Yes No

12. Are you married and have been living separately for less than three years? Yes No

13. Are you living common-law (this includes living with someone in a same-sex relationship) with the same person for three or more years? Yes No

14. Are you living common-law (this includes living with someone in a same-sex relationship) with someone for less than three years, and do you have a child together (including an adopted child)? Yes No

If you answered **"YES"** to **any** of the four questions, then you have a Pension Partner. To continue with this application, that person must read the application and complete **Page 6**.

Please provide that person's name below.

Last Name	First Name	Middle Name

Locked-In Account Access Rules

You can apply **Once** per calendar year for each reason that relates to your situation.
You must include all the documents for each reason.

Reason for Applying	Required Documents
<p>1. Low Income</p> <p>You will earn less than \$36,867 before taxes in the next twelve months.</p> <p>This is <i>your expected</i> income from <i>all</i> sources. Do not include any expected income from any other family members.</p> <p>There are no documents required to apply for this reason. Your Financial Institution cannot ask for any supporting documents.</p> <p><input type="checkbox"/> I am applying because of my low income and I have completed the formula to the right.</p>	<p>You must complete this formula:</p> <p>Step One Provide the income you expect to earn, before taxes, over the next 12 months. This can be \$0. _____ (A)</p> <p>Step Two Multiply (A) by 0.75 _____ (B)</p> <p>Step Three \$27,650 minus (B) _____ (C)</p> <p>The most money you can get under this reason is the value of _____ (C), if (A) is less than \$36,867.</p>
<p>2. Foreclosure</p> <p>You or your pension partner risk foreclosure of a mortgage on your main home or your pension partner's main home.</p> <div style="border: 1px solid black; padding: 5px; margin: 5px 0;"> <p>What is the address of the foreclosure home?</p> </div> <p><input type="checkbox"/> I am applying for this reason and I am providing ALL the required documents.</p>	<ul style="list-style-type: none"> ● A written threat of foreclosure or legal action. ● Documents that show the amount of outstanding mortgage payments and legal fees. <p>The most money you can get under this reason is the mortgage arrears and legal fees.</p>
<p>3. Eviction</p> <p>You or your pension partner is being evicted from your main home due to unpaid rent.</p> <p><input type="checkbox"/> I am applying for this reason and I am providing ALL the required documents.</p>	<p>You must have a written notice stating:</p> <ul style="list-style-type: none"> ● You will be evicted if you don't pay the rent owing. ● How much rent is unpaid. ● The address of the home the eviction notice is for. <p>The most money you can get under this reason is the amount of the rent arrears.</p>
<p>4. First Month's Rent and Security Deposit</p> <p>You or your pension partner need the first month's rent and security deposit for the new home you are going to move into.</p> <div style="border: 1px solid black; padding: 5px; margin: 5px 0;"> <p>What is the address of this new home?</p> </div> <p><input type="checkbox"/> I am applying for this reason and I am providing ALL the required documents.</p>	<ul style="list-style-type: none"> ● A copy of the lease or rental agreement that shows the amount of rent and security deposit for the new home. <p>Note: To apply under this reason, you cannot currently be living in the new home.</p> <p>The most money you can get under this reason is the first month's rent and security deposit.</p>

Locked-In Account Access Rules

You can apply **Once** per calendar year for each reason that relates to your situation.
You must include all the documents for each reason.

Reason for Applying	Required Documents
<p>5. Medical Costs</p> <p>You have had medical costs in the past year, or will have medical costs that are not covered by insurance, a benefit plan, or a government program.</p> <p>The costs are to treat an illness or disability for you, your pension partner, or your dependant.</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> What is/are the name(s) of the person(s) with the medical costs? </div> <p>The person(s) is/are: <input type="checkbox"/> myself <input type="checkbox"/> my pension partner <input type="checkbox"/> my dependant</p> <p><input type="checkbox"/> I am applying for this reason and I am providing ALL the required documents.</p>	<p>Please submit all items that apply to you.</p> <p>Receipts:</p> <ul style="list-style-type: none"> ● A copy of prescription receipts. This can be a printout of receipts from the pharmacy. ● A copy of receipts, invoices or estimates of medical or dental treatments. ● A copy of receipts, invoices or estimates for renovations or alterations to your main home required due to medical reasons. <p>Medical Opinion:</p> <ul style="list-style-type: none"> ● Written opinion of a medical practitioner that says the treatment or renovation is necessary. <p><i>There is no requirement for the opinion to disclose the nature of the treatment. Your Financial Institution cannot request this information to be disclosed.</i></p> <p>Note: For prescriptions, you do not need a letter.</p> <p>Date of Receipts or Invoice:</p> <p>Note: The receipts or invoices can be dated up to one year prior to the application.</p> <p>The most money you can get under this reason is the total medical costs not already released from the last year plus the estimated costs for the next year.</p>
<p>Note: For the purposes of this program, a dependant is a person who is dependent on the Applicant or the Applicant's pension partner for support.</p>	

Pension Partner Agreement

For the Applicant: If you answered "YES" to one of **Questions #11, 12, 13 and 14** on **Page 3** that person is your Pension Partner. In order to proceed with this application, your Pension Partner must complete this section.

For the Pension Partner: ***You do not have to sign this agreement.*** If you sign this agreement, you are agreeing to the unlocking of the money in a LIRA or LIF. Alberta pension law gives "Pension Partners" certain rights with money in a LIRA or LIF.

Agreement to Withdraw Locked-In Money

I, _____, am the pension partner of the
Name of Pension Partner (Print)

Applicant and I understand that:

- (a) the Applicant seeks to withdraw money from a LIRA or LIF and that the Applicant cannot withdraw the money from the LIRA or LIF without my agreement;
- (b) the unlocking will reduce the benefit that I may be entitled to on the death of the Applicant or if there is a breakdown of the relationship; and
- (c) if any money is withdrawn from the LIRA or LIF, I may lose any right that I have to a share of the money that is withdrawn.

I agree to the withdrawal of locked-in money as indicated in this Application from the LIRA or LIF. I give my agreement by signing and dating this Agreement in the presence of a witness aged 18 or older who is not the Applicant.

Date Signed (yyyy-mm-dd)

Signature of Pension Partner

Statement of Witness

I certify that I am not related to this pension partner and that I witnessed this pension partner sign this waiver form in the absence of the plan member on _____.

Date (yyyy-mm-dd)

Name of the Witness (Print last, first and middle name)

Signature of the Witness

The Applicant must not be present when you sign.

You must sign this Agreement in front of a witness aged 18 or older.

This application is not valid if it is signed more than 90 days before your Financial Institution receives it.

Certification of the Applicant

Certification

I, _____, am the Applicant.
Name of **Applicant** (Print)

I am applying to withdraw money from my LIRA or LIF that may be subject to fees or income tax payable.

I declare that on the date I sign this Certification:

- (a) all the information contained in this Application and the documents that accompany this Application are accurate and complete;
- (b) the money I am applying to withdraw from the LIRA or LIF is governed by the *Alberta Employment Pension Plans Act* and *Employment Pension Plans Regulation*;

Further, I understand that:

- (c) any money withdrawn from the LIRA or LIF will no longer be exempt under the *Employment Pension Plans Act* from execution, seizure, or attachment by persons such as creditors;
- (d) it is an offence under the *Employment Pension Plans Act* to provide information in this Application which is not true, accurate, and complete.
- (e) it is an offence under the federal *Criminal Code* to knowingly make or use a false document with the intent that it be acted on as genuine.

Date Signed (yyyy-mm-dd)

Signature of **Applicant**

Name of the **Witness** (Print last, first and middle name)

Signature of the **Witness**

You must sign in front of a witness aged 18 or older.

This application is not valid if it is signed more than 90 days before your Financial Institution receives it.