



# FEDERAL "UNLOCKING" Letter of Authorization

Account Number	Advisor Code
Client Name	

To be used for instructions to "unlock" up to 50% of your above noted federally governed Restricted Life Income Fund (RLIF). You must be at least 55 years old, and the unlocking must occur within 60 days of the RLIF account open date.

Please accept this Letter of Authorization to "unlock" \_\_\_\_\_% (up to 50%) as permitted under the federal legislation.

I understand that this is a one-time only election and I CANNOT unlock any further amounts from this account under this unlocking provision.

I elect to accept my unlocked portion as follows: (check applicable option)

### Option #1 – Transfer to RRSP:

- Please process a transfer to my RRSP account No. \_\_\_\_\_ in the amount/value of \$ \_\_\_\_\_.
- In Cash: Sufficient cash must be available in the RLIF account to process this request.
- In Kind: Please attach a list of securities and their current market value confirmation. The form must be received for processing shortly after it is signed in order for the attached Market Values to be used.

Please note that due to tax reporting requirements, a T4RIF tax slip will be issued before the end of February in the following year. The T4RIF will report the sum of all regular RLIF payments that may have been issued during the tax year, this Unlocking transfer plus any other Unlocking transfer processed in the same year. You will also receive a contribution receipt from the RRSP account indicating "transfer under section 60 (L)(V) ITA" for the amount transferred into the RRSP.

### Option #2 – Transfer to RRIF:

- Please process a transfer to my RRIF account No. \_\_\_\_\_ in the amount/value of \$ \_\_\_\_\_.
- In Cash: Sufficient cash must be available in the RLIF account to process this request.
- In Kind: Please attach a list of securities and their current market value confirmation. The form must be received for processing shortly after it is signed in order for the attached Market Values to be used.

### Other required information

CA119A - Form 2, Attestation(s) Regarding Spouse/Common-Law Partner

The CA119A must be completed, signed, notarized and accompany this Letter of Authorization for the unlocking request to be processed.

### Signature

Client Signature

Date

### Definitions

- RLIF** means - Restricted Life Income Fund
- RRSP** means - Registered Retirement Savings Plan
- RRIF** means - Registered Retirement Income Fund