

**Province of Alberta LIRA Withdrawal/Transfer Letter of Authorization**  
**Letter of Authorization**

Account Number	OFFICE USE
	Rep Code
Client Name	

To be used for instructions to “unlock” up to 50% of your Alberta governed LIRA account. You must be at least 50 years old. (Unlocking from a LIRA account may only be done at the time of the transfer of assets to a LIF account or life annuity or DCRIA)

Please accept this Letter of Authorization to “unlock”:

\_\_\_\_\_ % (only up to 50% unlocking is permitted under Alberta legislation. Must be exercised as one-time only election. If under 50% is unlocked, you may NOT unlock any further amounts from this account), from my:

Alberta governed LIRA:

Account no. \_\_\_\_\_

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

**Option # 1 – Cash payment upon “unlocking” – taxes and fees will apply:**

Please process as a deregistration in the amount of: \$ \_\_\_\_\_ (less applicable withholding taxes and fees)

Method of receiving de-registration proceeds: (check one)

Please issue a payment in my name for the above proceeds via:  Electronic Funds Transfer or  Cheque (check one)  
 OR

Transfer net deregistration proceeds to my Scotia iTRADE non-registered account no. \_\_\_\_\_

**Option # 2 – In-kind asset transfer to your RRSP or RRIF – no taxes will be charged:**

Please transfer in-kind my elected amount to my Scotia RRSP or RRIF account no. \_\_\_\_\_

**Other required information: (please check one box)**

Pension Partner Waiver form attached (if applicable)

If you have a “pension partner”\* the pension partner must consent to the unlocking by signing a Pension Partner Waiver form (Alberta Finance Form 6/CA105A) and electing Option 1 of Part 1 of that form. Your unlocking request will not be processed unless we receive the Alberta Finance Form 6/CA105A.

I do not have a “pension partner”\*

\* A “pension partner” is essentially a married or common-law spouse of the original owner of a locked-in plan; however, Alberta Finance Form 6 should be consulted for a complete definition.

Client Signature

Date

**Definitions**

- LIF means - Life Income Fund
- LIRA means - Locked-in Retirement Account
- DCRIA means - Defined Contribution Retirement Income Account
- RRSP means - Registered Retirement Savings Plan
- RRIF means - Registered Retirement Income Fund

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