

**Application Form Alberta One-time 50% Unlocking from a LIRA**

- This application must be filled out for One-time 50% Unlocking from a LIRA. An application may only be made in respect of a Locked-in Retirement Account that is Locked-in under the Alberta Employment Pension Plans Act and Regulations. Furthermore, Applicants must be at least 50 years old.

**Form 7: Pension Partner Waiver to Permit Up to 50% Unlocking From a Pension Plan on Establishment of a Life Income Type Benefit Account or Life Income Fund**

- This waiver form must be signed by a pension partner to permit a plan member to unlock up to 50% of the value of the plan member's benefit entitlement on the establishment date of a Life Income Type Benefit (LITB) account or a Life Income Fund (LIF) if that plan member has a pension partner on that establishment date.

**Form 10: Pension Partner Waiver to Establish a Life Income Fund from a Locked-in Retirement Account**

- This waiver form must be signed by a pension partner to permit a member-owner of a Locked-In Retirement Account (LIRA) to establish a Life Income Fund (LIF) if that member-owner has a pension partner on the establishment date of the LIF.

**Form 11: Pension Partner Waiver of Entitlement to a 60% Joint and Survivor Annuity from a Locked-in Account**

- This waiver form must be signed by a pension partner to permit a member-owner to elect a form of a life annuity that does not provide at least a 60% Joint and Survivor annuity for the pension partner if that member-owner has a pension partner at the date of annuity purchase.

**Form 12: Pension Partner Waiver of Entitlement to a Death Benefit From a LIRA**

- This waiver form must be signed by a pension partner to waive that person's entitlement to the payment of a death benefit from a Locked-In Retirement Account (LIRA), if the member-owner dies.

**Form 13: Pension Partner Waiver to Permit Unlocking From a Locked-in Product Due to Shortened Life Expectancy or Non-Residency**

- This waiver form must be signed by the pension partner to permit a member-owner, who has a pension partner at the date of application for unlocking, to unlock his or her Locked-In Retirement Account (LIRA) or Life Income Fund (LIF) due to the member-owner having a considerably shortened life expectancy or ceasing to be a resident of Canada for the purposes of the Income Tax Act.

**Form 14: Pension Partner Waiver to Permit Up to 50% Unlocking from a Locked-in Retirement Account on Establishment of a Life Income Fund or Transfer to a Life Income Type Benefit Fund**

- This waiver form must be signed by a pension partner to permit a member-owner of a Locked-In Retirement Account (LIRA) to unlock of up to 50% of the value of the LIRA on the establishment date of Life Income Type Benefit (LITB) account or a Life Income Fund (LIF) if that member-owner has a pension partner on that establishment date.

**Form 15: Pension Partner Waiver to Establish a Life Income Fund from a Pension Plan**

- This waiver form must be signed by a pension partner to permit a plan member to establish a Life Income Fund (LIF), if that plan member has a pension partner on the establishment date of the LIF.

**Form 16: Pension Partner Waiver of Entitlement to a Death Benefit After Establishment of a Life Income Fund**

- This waiver form must be signed by a pension partner to waive that person's entitlement to the payment of a death benefit from a Life Income Fund (LIF) if the member-owner dies after the establishment date of the LIF.

**Form 23: Application to Unlock Funds due to Financial Hardship**

- This waiver form must be signed by a pension partner to waive that person's entitlement to the payment of a death benefit from a Life Income Fund (LIF) if the member-owner dies after the establishment date of the LIF.