

**Form 4.1 - Waiver of Survivor's Benefit from an Ontario Locked-in Account - LIRA, Old LIF, New LIF OR LRIF**

- This form must be used by the spouse of the owner of an Ontario locked-in account to waive his/her right to receive any survivor's benefit.

**Form 5 - Application to Withdraw or Transfer Money from an Ontario Locked-in Account and Instructions**

- The owner of an Ontario locked-in account (LIRA, LIF, LRIF) should use this form to apply to a financial institution to withdraw or transfer money from the account for the any of the reasons set out in Part 2A to Part 2D of the application.

**Form 5.2 - Application to Withdraw or Transfer up to 50% of the Money Transferred into a Schedule 1.1 LIF**

- Client must be requesting a transfer/withdrawal that has been transferred within the last 60 days from an Ontario Schedule 1.1 LIF. Requested withdrawal/transfer is only eligible if the client has transferred that money into a Schedule 1.1 LIF within the last 60 days.

**FINANCIAL HARDSHIP UNLOCKING FORMS:****Financial Hardship Unlocking – FORM FHU 1 Application for Medical Expenses, including Renovations to a Principal Residence for Medical Reasons and User Guide for Owners**

- The client must be applying to unlock and take money out from locked-in accounts based on financial hardship incurred due to medical or medical-related expenses.

**Financial Hardship Unlocking – FORM FHU 2 Application for Arrears of Rent or Secured Debt (Mortgage) on a Principal Residence and User Guide for Owners**

- The client must be facing financial hardship for arrears related to rent or defaulting on secured debt (mortgage) payments on their main home, and must be facing eviction if arrears are not paid.

**Financial Hardship Unlocking – FORM FHU 3 Application for First and Last Months' Rent for a Principal Residence and User Guide for Owners**

- The client must be facing financial hardship to pay first and last months' rent on their main home.

**Financial Hardship Unlocking – FORM FHU 4 Application for Low Expected Income and User Guide for Owners**

- The client is facing financial hardship due to low expected income, which is defined as a total income before taxes less than (2/3 of the 2024 YMPE).