



FEDERAL LRSP, LIF, RLIF OR RLSP

UNLOCKING AND WITHDRAWAL OR TRANSFER OF LOCKED-IN FUNDS
DUE TO FINANCIAL HARDSHIP
MEDICAL OR DISABILITY-RELATED TREATMENT OR ADAPTIVE TECHNOLOGY

PHYSICIAN'S CERTIFICATION

TO: BMO InvestorLine AND TO: BMO Trust Company (the trustee of the LRSP, LIF, RLIF or RLSP)

LOCKED-IN PLAN TYPE:

FEDERAL [] LRSP [] LIF [] RLIF [] RLSP

NAME OF LRSP, LIF, RLIF or RLSP PLANHOLDER: _____

Individuals who expect to make expenditures in a calendar year of more than 20 percent of their income upon medical or disability-related treatment or adaptive technology have the ability to withdraw or transfer the total amount of the expected expenditures from their LIRA, LIF, RLIF or RLSP account.

The expected expenditures do not have to be incurred by or for the planholder. They may be incurred by or for the planholder's spouse or common-law partner or other relative, or anyone for whom the planholder wishes to withdraw locked-in funds.

The planholder's application must include a Certification signed by a physician. If you are a physician licensed to practice medicine in Canada, you may complete the Physician's Certification for the purposes of the planholder's application, by providing the information below and by signing and dating this certification.

BRIEF DESCRIPTION OF THE MEDICAL OR DISABILITY-RELATED TREATMENT OR ADAPTIVE TECHNOLOGY:

CERTIFICATION – I am a physician licensed to practice medicine in Canada. In my opinion, the treatment or adaptive technology indicated above is required.

Signature of Physician Date Signed

Physician's Name (print): _____

Physician's Address: _____

Telephone No: _____