



MANITOBA LIRA AND LIF

**INSTRUCTION TO UNLOCK AND WITHDRAW LOCKED-IN FUNDS DUE TO
NON-RESIDENCY**

TO: BMO InvestorLine **AND TO:** BMO Trust Company (the financial institution
that has issued the LIRA or LIF)

LOCKED-IN PLAN TYPE: MANITOBA LIRA LIF

BMO InvestorLine PLAN NAME AND NUMBER: _____

CURRENT VALUE OF ASSETS HELD IN LOCKED-IN PLAN (approx.): \$ _____

I, (the LIRA or LIF
planholder), certify that:

1. I am the owner of the Locked-in Retirement Account (“LIRA”) or Life Income Fund (“LIF”) named above, which is regulated by the *Manitoba Pension Benefits Act*. I am a former member of a registered pension plan from which the locked-in assets were transferred.
2. I have been a non-resident of Canada since _____ and I am now a resident of _____.
3. I have ceased employment with the employer that sponsored the pension plan from which the locked-in assets were transferred
4. I have received from the Canada Revenue Agency (CRA) written confirmation that the CRA has determined me to be a non-resident of Canada for the purposes of the *Income Tax Act* (Canada), and I have attached a copy of that confirmation to this form.

5. I am indicating my pension partner status by selecting one of the following:
- I do not have a pension partner.
 - I currently have a pension partner. My pension partner's name is, and he/she has consented to the transfer out of Canada of some or all of the balance in the LIRA or LIF named above by completing the Pension Partner Waiver Form provided. The completed Pension Partner Waiver form has been attached to this form.
6. The LIRA or LIF named above is not subject to a transfer of entitlements due to a marriage breakdown.

INSTRUCTION TO WITHDRAW

- I instruct BMO InvestorLine to withdraw all of the balance in my LIRA or LIF named above. I understand that this amount will be subject to applicable non-resident withholding tax and will be reported on CRA Form NR4.

DATED at the City of,[date].

.....
Signature of LIRA or LIF Planholder

Address of LIRA of LIF Planholder:
.....
.....
.....

(home phone #):
(work phone #):

COMMENTS AND INSTRUCTIONS

This form must be completed if a Planholder of a Locked-in Retirement Account (“LIRA”) or Life Income Fund (“LIF”) regulated by the *Manitoba Pension Benefits Regulation* has ceased to be a resident of Canada and wishes to transfer benefit entitlements out of Canada. In order to transfer benefit entitlements out of Canada the person must have been a non-resident of Canada for more than 2 years, and the person must have been determined by the Canada Revenue Agency to be a non-resident of Canada for the purposes of the *Income Tax Act* (Canada). A copy of that determination must be attached to this form.

If the person has a pension partner, the transfer can only proceed if the pension partner has consented to the transfer by completing a pension partner’s waiver of entitlements using the attached Pension Partner Waiver Form. The completed Pension Partner Waiver Form must be attached to this form, and has the effect of waiving pension partner’s entitlements only in respect of benefit entitlements in the plans and funds listed on this form. The completed Pension Partner Waiver Form does not operate to waive pension partner’s entitlements in any other plans or funds the Planholder may have.

This form must be:

- completed in its entirety,
- signed and witnessed,
- filed with BMO InvestorLine, and
- accompanied by a completed pension partner’s waiver of entitlements, if applicable.

For further information please contact CIC telephone: 1-888-769-4444
fax: 1-866-292-7104