

Manitoba withdrawal/unlocking application – LIRA/LIF



<input type="checkbox"/> LIRA Policy number <input type="checkbox"/> LIF	Owner's first name	Last name
--	--------------------	-----------

- Small benefit commutation (Lump sum withdrawal/unlocking)
- Prior to submitting this application, the owner must request a policy statement from Sun Life.
 - This is available if you are:
 - age 65 or older, and the balances of all Manitoba LIRAs, LIFs, LRIFs are equal to or less than 40% of Year's Maximum Pensionable Earnings (YMPE) under Canada Pension Plan (CPP) you can withdraw or transfer the entire balance.
 - under age 65, and the interest earned on the balances of all Manitoba LIRAs, LIFs, LRIFs, calculated and compounded annually at a rate of 6% per year from December 31 this year to the end of the year you turn 65 is less than 40% of the Year's Maximum Pensionable Earnings (YMPE) under Canada Pension Plan (CPP) for this year.
 - You must provide Sun Life with copies of all statements for Manitoba LIRAs/LIFs/LRIFs administered by other financial institutions.
 - I am age 65 or older I am under age 65

The value of all my Manitoba LIRAs, LIFs, LRIFs, as of this date is: \$ _____

- Transfer the full policy value to my RRSP/RRIF policy # _____
- Intact Early termination Daily Interest Account
- Transfer the full policy value to my non-registered policy # _____ (withholding tax will apply)
- Transfer the full policy value to my RRSP/RRIF at another company (please attach transfer form request)
- Withdraw the full policy value and send by cheque to my address on file (withholding tax will apply)
-
- Shortened life expectancy (full or partial withdrawal)
- Before you submit this application, you must ask Sun Life for copies of the most recent annual statement for you and to your spouse or common-law partner (if applicable).
 - You will also need a written statement by a physician licensed to practice medicine in Canada, certifying that your life expectancy has been shortened to less than two years by terminal illness or disability.
 - If you have a spouse or common-law partner, their consent is required. Please use the applicable prescribed form.

Amount requested: Total policy value Amount: \$ _____

- Note: Sun Life will mail a cheque (less applicable taxes) to the address on file.
-
- Non-resident withdrawal (lump-sum withdrawal)
- Before you submit this application, you must ask Sun Life for copies of a policy statement for you and your spouse or common-law partner (if applicable).
 - You will need written confirmation from Canada Revenue Agency (CRA), using Form # NR73 – Determination of Residency Status (leaving Canada).
 - If you have a spouse or common-law partner, their consent is required. Please use the applicable prescribed form.
 - Note: Sun Life will mail a cheque for the full policy value (less applicable taxes) to the address on file.

Signature of owner X	Date (dd-mm-yyyy) _ _
-------------------------	--------------------------