



ScotiaMcLeod (SMI)
ScotiaMcLeod Direct Investing (SMDI)

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|----------------|--------------|
| Account Number | Advisor Code |
| Client Name | |

ALBERTA "UNLOCKING" Letter of Authorization

To be used for instructions to "unlock" up to 50% of your Alberta governed LIRA account. You must be at least 50 years old. (Unlocking from a LIRA account may only be done at the time of the transfer of assets to a LIF account or life annuity or DCRIA)

Please accept this Letter of Authorization to "unlock":

_____ % (only up to 50% unlocking is permitted under Alberta legislation. Must be exercised as one-time only election. If under 50% is unlocked, you may NOT unlock any further amounts from this account), from my:

Alberta governed LIRA:

Account no. _____

I elect to accept my unlocked portion as follows (check option applicable):

Option # 1 – Cash payment upon "unlocking" – taxes and fees will apply:

Please process as a deregistration in the amount of: \$ _____ (less applicable withholding taxes and fees)

Method of receiving de-registration proceeds: (check one)

Please issue a payment in my name for the above proceeds via: Electronic Funds Transfer or Cheque (check one)
OR

Transfer net deregistration proceeds to my SMI or SMDI non-registered account no. _____

Option # 2 – In-kind asset transfer to your RRSP or RRIF – no taxes will be charged:

Please transfer in-kind my elected amount to my SMI or SMDI RRSP or RRIF account no. _____
(you must attach a current value printout (obtained from your Investment Advisor) which clearly indicates the assets which are to be transferred). No taxes will be withheld when choosing this method.
(SMDI clients will be contacted upon receipt of in-kind request)

Other required information: (please check one box)

Pension Partner Waiver form attached (if applicable)

If you have a "pension partner"* the pension partner must consent to the unlocking by signing a Pension Partner Waiver form (Alberta Finance Form 6/CA105A) and electing Option 1 of Part 1 of that form. Your unlocking request will not be processed unless we receive the Alberta Finance Form 6/CA105A.

I do not have a "pension partner"*

* A "pension partner" is essentially a married or common-law spouse of the original owner of a locked-in plan; however, Alberta Finance Form 6 should be consulted for a complete definition.

Client Signature

Date

Definitions

- LIF means - Life Income Fund
- LIRA means - Locked-in Retirement Account
- DCRIA means - Defined Contribution Retirement Income Account
- RRSP means - Registered Retirement Savings Plan
- RRIF means - Registered Retirement Income Fund