

**MANITOBA LIRA, LIF OR LRIF
WITHDRAWAL OR TRANSFER DUE TO SMALL AMOUNT**

GENERAL INFORMATION

This form must be completed if a Planholder of a Manitoba Locked-in Retirement Account (**LIRA**), Life Income Fund (**LIF**) or Locked-in Retirement Income Fund (**LRIF**) wishes to withdraw or transfer all of the LIRA, LIF or LRIF, because the pension benefit credit (i.e. the value of the LIRA, LIF or LRIF account) is considered a small amount.

The Manitoba LIRA, LIF or LRIF is regulated by the *Pension Benefits Act* and the accompanying *Pensions Benefits Act Regulations*. In order for the withdrawal or transfer to be made, the client must be 65 years of age or older and the total value of all LIRAs, LIFs or LRIFs must not exceed 40% of the Year's Maximum Pensionable Earnings in the year in which the application is filed.

This form must be:

- completed, signed and witnessed,
- filed with BMO InvestorLine Inc.



MANITOBA LIRA, LIF OR LRIF
WITHDRAWAL OR TRANSFER OF SMALL AMOUNT

PLANHOLDER'S INSTRUCTION TO WITHDRAWAL OR TRANSFER

TO: BMO InvestorLine Inc. **AND TO:** BMO Trust Company

LOCKED-IN PLAN TYPE: BMO INVESTORLINE INC MANITOBA **LIRA** **LIF** **LRIF**

BMO INVESTORLINE ACCOUNT NUMBER: _____

NAME OF LIRA, LIF OR LRIF PLANHOLDER: _____

CURRENT VALUE OF ASSETS HELD IN LIRA, LIF OR LRIF (approx.): \$ _____

I, _____, the LIRA, LIF or LRIF

Planholder, certify that:

1. I am the owner of the Locked-in Retirement Account (LIRA), Life Income Fund (LIF) or Locked-in Retirement Income Fund (LRIF) named above, which is regulated by the Manitoba *Pension Benefits Act Regulations*. I am a former member of the registered pension plan from which the locked-in assets were transferred.
2. The total value of my other Manitoba LIRA, LIF and LRIF accounts (other than the LIRA, LIF or LRIF account named above) is currently \$_____.
3. I certify that I am age 65 or older, the pension benefit credit (i.e., the value of the LRSP, LIF or LRIF account), together with the total value of all other Manitoba LIRA, LIF and LRIF accounts of mine, does not exceed 40% of the Year's Maximum Pensionable Earnings (YMPE) in the year in which the application is filed.
4. The LIRA, LIF or LRIF named above is not subject to a division of property or transfer of benefits or entitlements, due to breakdown of marriage or common-law partnership.



Withdrawal – I instruct BMO InvestorLine to make a withdrawal of all of the balance in my LIRA, LIF or LRIF account named above. I understand that this amount will be subject to applicable withholding tax as it is withdrawn and paid to me, and will be reported as income to me on CRA Form T4RSP or T4RIF (or, if I am non-resident, CRA form NR4).

BMO Bank of Montreal Account Number _____

BMO InvestorLine Inc Investment Account Number _____ in:

- Cash
- Kind (attach asset list and instructions for in kind transfers)

OR

Transfer – I instruct BMO InvestorLine to transfer all of the balance in my LIRA, LIF or LRIF account named above to my non-locked-in RRSP or RRIF indicated below.

BMO InvestorLine RRSP Account Number _____ in:

- Cash
- Kind (attach asset list and instructions for in kind transfers)

BMO InvestorLine RRIF Account Number _____ in:

- Cash
- Kind (attach asset list and instructions for in kind transfers)

SIGNED BY THE PLANHOLDER at _____ (town or city),

_____ (province or state), _____ (country)

Signature of LIRA, LIF or LRIF Planholder

Date Signed



Address of LIRA, LIF or LRIF Planholder:

CERTIFICATION BY WITNESS

I certify that I witnessed the Planholder sign this form:

NAME OF WITNESS: _____

ADDRESS OF WITNESS: _____

Signature of Witness

Date Signed