

APPLICATION TO MAKE A WITHDRAWAL OR TRANSFER FROM A MANITOBA LOCKED IN RETIREMENT ACCOUNT (LIRA) OR LIFE INCOME FUND (LIF) AT OR AFTER AGE 65

Please complete the required fields below to initiate the transfer or withdrawal process based upon full unlocking at or after age 65.

Please be aware that this form will begin the process and that additional steps may be required to complete the unlocking.



Send us stuff online

Send us your completed form by signing in to your online account at Manulife.ca/GRO.

Look for **Send documents** in your homepage under the 'My Account' tab.

Not signed up yet?

Access your savings anytime, using our secure website. Go to Manulife.ca/GRO and click 'Sign in' to get started.

Your personal information

First name	Middle initial	Last name	
Date of birth (dd/mm/yyyy)	Customer number/IVR number	Policy number/RS number	
Mailing address (number, street and apt. number)			
City	Province	Country	Postal code
Home telephone number	Personal email address		

Spouse/common-law information

I, _____, Name of member

hereby declare that I:

- Do not** have a spouse or common-law partner as defined in the *The Pension Benefits Act* (Manitoba).
 Do have a spouse or common-law partner as defined in the *The Pension Benefits Act* (Manitoba).

If you do have a spouse or common-law partner, please provide the following information:

Spouse first name	Spouse last name		
Spouse mailing address – if different than member (number, street and apt. number)			
City	Province	Country	Postal code
Personal email address			

"spouse" is defined under *The Pension Benefits Act* (Manitoba) as a person who is married to the member. The definition of spouse includes a common-law partner. A common-law partner of a member is (a) a person who, with the member, registered a common-law relationship under section 13.1 of *The Vital Statistics Act*, or b) a person who not being married to the member, cohabited with him or her in a conjugal relationship (i) for a period of not less than 3 years, if either or them is married; or (ii) for a period of not less than one year if neither or them is married.

Within 30 days of receipt of this application, Manulife must provide:

- to the member and their spouse or common law partner, if applicable, a statement that sets out the balance of the policy/account and
- the spouse or common-law partner with copy of Form 8 – Consent to Withdrawal or Transfer at or After Age 65 of Manitoba Locked-In Money, if the member has a spouse or common-law partner whose consent is required.

Note: Manulife is not permitted by the *The Pension Benefits Act* (Manitoba) to withdraw or transfer for an unlocking unless the spouse or common-law partner, after being given prescribed information (statement of account balance), consents in writing to the withdrawal or transfer, in the prescribed format.

Withdrawal/Transfer type

- Transfer to another plan with Manulife
 Transfer to another financial institution
 Cash withdrawal

Tax may be deducted and/or a market value adjustment, and/or a service charge applied if applicable.

If your balance includes Group Income Plus (GIP) investments, a cash withdrawal or transfer to another financial institution will void your Guaranteed Benefit Base and your Guaranteed Annual Income Amount.

If you transfer to another Plan at Manulife your Guaranteed Benefit Base and your Guaranteed Annual Income Amount are maintained only if GIP is an available investment under the receiving Plan. For more information, please log in to the Plan Member secure site at www.manulife.ca/GRO and review **The Bold Print** brochure.

Transfer information

What type of plan are the funds being transferred to? RRSP RRIF

Policy number

Name of new financial institution

Mailing address (number, street and suite number)

City

Province

Postal code

Payment method

FOR CASH WITHDRAWALS ONLY

Direct deposit is available only to Canadian currency bank accounts.

1. Direct deposit

For direct deposits, please provide a void cheque.

2. Cheque

Specify where cheque should be mailed:

- Member's address (shown above)
 Other (specify)

Mailing address (number, street and suite number)

City

Province

Postal code

Member declaration

I, _____, Name (print)

am the member-owner of

Policy number/RS number

I declare that, on the date I signed this certification:

- 1) all the information contained in this application form and the accompanying documents are accurate and complete;
- 2) the money I am applying to transfer or withdraw from my LIRA or LIF is governed by *The Pension Benefits Act* and *Pension Benefits Regulation* of Manitoba, referred to as Manitoba locked in money;
- 3) I am at least 65 years of age.

Further, I understand and agree that:

- any money withdrawn from my LIRA or LIF will no longer be exempt under *The Pension Benefits Act* (Manitoba) from execution, seizure, or attachment by persons such as creditors;
- it is a criminal offence for anyone to knowingly make a false declaration and/or make or use a false document.

Signature of member-owner

Date (dd/mm/yyyy)