

Renaissance Investments
Request to Unlock Funds from a Federal Restricted
Life Income Fund ("Restricted LIF")
CIBC Asset Management Inc.

To: CIBC Trust Corporation ("CIBC Trust") and CIBC Asset Management Inc. (the "Agent")

This request will not be valid and will not be acted upon if it is received by CIBC Trust or the Agent more than 60 days after the Restricted LIF was established. (A Restricted LIF is considered "established" when any locked-in funds are first received in the Restricted LIF.)

I, _____, (the "Annuitant") am the
 (insert name of annuitant)
 owner of Restricted LIF Account Number _____, (the "Account") governed under Federal pension legislation (the "Legislation").

I wish to take advantage of the up-to-50% unlocking provision under the Legislation. I understand the following:

- Together with this request, I must provide a fully completed copy of the Attestation(s) Regarding Spouse/Common-law Partner form which is required by the Legislation. Without that, my request is incomplete; if any required form is provided after the 60 day period referred to above, my request cannot be processed.
- I must be turning age 55 or older in the calendar year that my Account is established to qualify for the up-to-50% unlocking provision.
- I may not unlock more than 50% of the value of my Account. This means the value of my Account, determined in accordance with the Restricted Life Income Fund Amending Agreement I signed when opening this Account, as of the date that the unlocking occurs (the "Value"). I understand that this Value may be different from the Account's value today or at any other time. If the amount I request is greater than 50% of the Value of my Account, then I will be deemed to have requested the unlocking of 50% of the Value of my Account.
- This unlocking provision is a one-time option. If I choose to unlock less than 50% of the Value of my Account, then I cannot unlock additional funds from this Restricted LIF at a later date.
- I must transfer the unlocked funds to a registered retirement savings plan ("RRSP") or a registered retirement income fund ("RRIF").

Client Unlocking Instructions

Check one:

- I want to unlock 50% of the Value of my Account, determined as of the date on which the unlocking is processed.
- OR
- I want to unlock (specify) \$ _____ OR _____ % from my Account (this amount must not exceed 50% of the Value of my Account, determined as of the date that the unlocking is processed).

The unlocked funds are to be transferred to my regular (non-locked-in) RRSP/RRIF Account Number _____. I understand that there may be additional administrative procedures required to complete my transfer request, including that the appropriate transfer forms may have to be completed.

In Kind Unlocking

Please transfer these investments, in kind (as is), to the RRSP or RRIF specified above.

Unit Amount	Security	\$ Market Value

If more room is required for additional information, please provide it on the back of the form or on a separate page.

Client Authorization

 Date (mmm/dd/yyyy)

 Signature of Annuitant