

Renaissance Investments
Statement of Information and Notification under
the Alberta 50% Unlocking Provision
CIBC Asset Management Inc.

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

And to: CIBC Trust Corporation

I, _____, (the "Annuitant") maintain a
(insert name of annuitant)

Locked-In Retirement Account ("LIRA") Account Number _____, (the "Account") governed under Alberta Pension Legislation and the Regulations under it, as amended from time to time ("Pension Legislation").

Statement of Information (to be completed by Renaissance Investments Representative)

The balance of the Account as of the date the request for the transfer/withdrawal was made:

\$ _____

Maximum Unlocking Amount Available: \$ _____ *

*No more than 50% of the balance of the Account may be unlocked. Also, Maximum Unlocking Amount Available will be based on the market value of the Account on the actual date of the transfer/withdrawal.

Complete Either Option I or Option II When Requesting a Transfer From Your LIRA to a Life Income Fund ("LIF")

Option I

I hereby certify that I have been informed of the one-time provision to unlock up to 50% of the balance of my Account. I confirm that I understand that this option must be done at the time I am transferring my Account to a LIF; further, if I have chosen to unlock less than the maximum 50%, I understand that I cannot unlock additional funds at a later date. Also, if I have a "Spouse**", spousal waiver is required in the form and manner set out under *Form 14, Pension Partner Waiver to Permit up to 50% Unlocking from a Locked-In Retirement Account on Establishment of a Life Income Fund or Transfer to a Life Income Type Benefit Fund*. (Note: Funds cannot remain in the LIRA.)

Check one:

☐ I hereby request to unlock 50% of the balance of my Account based on its market value as of the date of the actual transfer.

OR

☐ I specify to unlock \$ _____ from my Account (must not exceed 50% of the balance of my Account on the actual date of transfer).

Instructions:

☐ Transfer the requested amount to an RRSP/RRIF (**Note:** Appropriate transfer forms for the account type are required.)

☐ Withdraw the requested amount in cash (**Note:** Applicable withholding taxes will apply.)

By choosing this option I am certifying that I have reviewed the information provided in this statement and understand the effect of this provision.

OR

Option II

☐ By signing below, I confirm that I have declined my option to unlock up to 50% of the balance of my Account. I understand that I will not be able to unlock these funds under this provision at a future date.

Date (mmm/dd/yyyy)

Signature of Annuitant

**Please see definition of "Pension Partner" on *Form 6, Pension Partner Waiver on Transfer to a LIF, DC RIA or Annuity*.