

**Declaration and Indemnity re Non-Residency for  
a Federal Locked-In RRSP ("LIRSP"),  
Life Income Fund ("LIF"),  
Restricted Life Income Fund ("Restricted LIF"),  
Restricted Locked-In Savings Plan ("Restricted LSP")  
CIBC Asset Management Inc.**

**To:** CIBC Trust Corporation ("CIBC Trust")

**And also to** (if CIBC Trust has appointed an agent (the "Agent") to perform certain administrative tasks in respect of the Plan noted below):

Renaissance Investments

(insert Agent's name)

**Re:**

(insert name of annuitant)

LIRSP, LIF, Restricted LIF, Restricted LSP Number \_\_\_\_\_ (the "Plan").

I, \_\_\_\_\_, am the annuitant of the above Plan, which is regulated by the **Federal Pension Benefits Standards Act, 1985 and Regulations (the "Federal Pension Rules")**.

I wish to make a cash withdrawal from the Plan and/or transfer all or part of the Plan assets to another plan which is not regulated by the Federal Pension Rules.

I confirm that I have not received from the Canada Revenue Agency ("CRA") written confirmation that the CRA has determined me to be a non-resident of Canada for the purposes of the *Income Tax Act* (Canada). Nonetheless, I certify and declare as follows:

- a) I ceased to be a resident of Canada on \_\_\_\_\_ and I am not a Canadian resident at this time.  
(mm/dd/yyyy)
- b) Also, I have not been a resident of Canada since the date that I have set out above. I understand that in order for me to be able to certify to this, the period from that date to today's date must include at least two complete, consecutive, calendar years, determined as follows:
- i) If I am signing this Declaration and Indemnity on any day other than the 31<sup>st</sup> of December: I understand that the current year cannot be counted as a "calendar year" or part of a "calendar year". Instead, in order to qualify as a "non-resident" for the purpose of the Federal Pension Rules, I must have been a non-resident of Canada throughout the current calendar year as well as throughout the two complete calendar years immediately prior to the current calendar year. I certify and declare that I was not a resident of Canada throughout the current year as well as throughout the two complete calendar years immediately prior to the current year.
- OR
- ii) If I am signing this Declaration and Indemnity on the 31st of December: the current year can qualify as a "calendar year", if I did not reside in Canada throughout the entire year. I certify and declare that I have not been a resident of Canada throughout the entire calendar year to date and throughout the entire calendar year prior to the current year.
- c) As well, I understand that under the Federal Pension Rules, I am deemed to be (or in other words, I am automatically treated as) a resident of Canada for an entire calendar year if I "sojourned" (or, in other words, temporarily resided or temporarily stayed) in Canada for 183 or more days during this calendar year. I also understand that this deeming rule applies whether the 183 days occurred consecutively, or not, during the year.
- d) I also certify and declare that I did not sojourn (or temporarily reside or temporarily stay) in Canada for 183 or more days:
- i) during either of the two calendar years immediately prior to the current year (if I am signing this Declaration and Indemnity on any day other than the 31st of December); or
- ii) during this calendar year or during the entire calendar year immediately prior to the current year (if I am signing this Declaration and Indemnity on the 31st of December).

In consideration of CIBC Trust and its Agent allowing me to withdraw cash and/or transfer out assets from the Plan, I hereby agree to indemnify and save harmless CIBC Trust and its Agent against any and all claims, demands, actions, suits, losses, charges, expenses, damages or liabilities whatsoever which it or they, as applicable, may pay, sustain or incur by reason of or in connection with such payment and/or transfer.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Annuitant's Name

\_\_\_\_\_  
Annuitant's Signature