

Documentation Package: Lump Sum Withdrawal By Non-Resident Under Manitoba Pension Legislation CIBC Asset Management Inc.

Instructions to the LIRA/LIF annuitant for completing this Documentation Package (only to be used for those plans locked-in under Manitoba Pension Legislation)

If you are a non-resident of Canada, you can apply to withdraw all the money from your Manitoba LIRA or LIF. If you want to apply for this type of withdrawal, in addition to the requirements set out below, you will need to include a written determination from the Canada Revenue Agency that you are a non-resident of Canada for the purposes of the federal *Income Tax Act* at the time you sign the application. If you have any questions about the written determination, please contact the Canada Revenue Agency at 1-800-959-8281.

To qualify for this type of withdrawal, you, the Annuitant/Applicant, must complete Part 1 Withdrawal Request By Non-Resident Under Manitoba Pension Legislation ("Part 1 Withdrawal Request") and provide it to the Administrator.

Additionally, if you are a member–owner and have a spouse or common-law partner, in order for your Part 1 Withdrawal Request to proceed, your spouse or common-law partner will have to complete and provide a written spousal consent using the prescribed Form 3 *"Consent to Withdrawal For Non-Residency Status"*.

Within 60 days after receiving the completed Part 1 Withdrawal Request, the Administrator must provide to you, and in the case where you are a member-owner with a spouse or common-law partner, to that spouse or common-law partner, Part 2: Statement of Information to Annuitant and Spouse or Common-law Partner if Applicable For Withdrawal By Non-Resident Under Manitoba Pension Legislation ("Part 2 Statement of Information") that sets out the balance of the Plan as at the date of the Part 1 Withdrawal Request.

Within 90 days after receiving the Part 2 Statement, you must provide the Administrator with a completed Part 3: Application for Withdrawal By a Non-Resident Under Manitoba Pension Legislation ("Part 3 Application").

If you qualify for the withdrawal, the Administrator must pay the balance of your plan to you within 90 days after receiving the completed Part 3 Application.

Part 1: Withdrawal Request

Annuitant Information

Name of Annuitant

Mailing Address		Apt. No.	City	Province	Postal Code
Home Telephone No. 	Fax No. 	E-Mail Address	(Optional)	Annuitant's Social Insuranc	e No.

To: CIBC Trust Corporation (the "Trustee"),

And to: CIBC Asset Management Inc. (the "Administrator") as the Agent for the Trustee

Check applicable plan type (one only):

- Renaissance Investments Locked-In Retirement Account ("LIRA")
- Renaissance Investments Life Income Fund ("LIF")

Re:

(insert name of Annuitant)

(insert account number)

To be completed by the Annuitant

1. You, the undersigned, hereby certify that you are the Annuitant of the above-mentioned LIRA or LIF (the "Plan").

Check only one:

You are a "member-owner" (meaning that you were a member of the pension plan from which the Locked-In Funds in this Plan
 originated). If so, you must complete Certification by Annuitant regarding spouse/common-law partner in Section 2 below.

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] You are not a member-owner (meaning that you obtained the Locked-In Funds under a division of property after the breakdown of a spouse/common-law partner relationship or as a spouse/common-law partner death benefit).

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- 2. Certification by Annuitant regarding spouse/common-law partner: You certify that
 - You **do not** have a spouse/common-law partner within the special meaning of these terms set out below, or if you do, at this time you **are** living separate and apart from your spouse/common-law partner by reason of a breakdown of your relationship.
 - OR

You **do** have a spouse/common-law partner within the special meaning of these terms set out below, and at this time you are not living separate and apart from your spouse/common-law partner by reason of a breakdown of your relationship.

The Manitoba Pension Regulation defines a "spouse" as the individual who is married to you and the *Manitoba Pension Act* defines common-law partner as:

- a) a person who, with you has registered a common-law relationship under 13.1 of The Vital Statistics Act, or
- b) a person who, not being married to you, cohabited with you in a conjugal relationship and has
 - i) for a period of at least three years, if either of you is married; or
 - ii) for a period of at least one year, if neither of you is married.

Name of Spouse/Common-law Partner

3. You request the Administrator as indicated above to withdraw the balance in your Plan and:

Check one:

Transfer proceeds of your Plan to an existing RRSP/RRIF, account number ______, or

Transfer proceeds of your Plan, less any applicable withholding taxes, to an existing non-registered account, account number

, or

Issue a cheque for the amount of the withdrawal from your Plan, less any applicable withholding taxes.

If you have indicated above that you have a spouse/common-law partner you consent that the Administrator can provide the Part 1 Withdrawal Request along with the Part 2 Statement of Information.

Date	(mm/dd/yyyy)	Signature of Annuitant
Date (mm/dd/yyyy)		Accepted by (title of person signing) for Administrator CIBC Asset Management Inc

Part 2: Statement of Information to Annuitant and Spouse/ or Common-law Partner if Applicable

The information below is to be provided within 60 days after the Administrator receives the completed Part 1 Withdrawal Request

- to the Annuitant,
- and in the case of an Annuitant who is a member-owner with a spouse/common-law partner, to that spouse/common-law partner.

Annuitant's Name	LIRA or LIF (the "Plan") Account No.
Date of Part 1 Withdrawal Request	The balance of the Plan as of date of Part 1 Withdrawal Request \$
Date of Statement of Information (mm/dd/yyyy)*	Accepted by (title of person signing) for Administrator CIBC Asset Management Inc.

*Note: This amount will be reduced by any amounts that are or may become payable under a division of property on the breakdown of marriage, or as a result of an order under *The Garnishment Act* and/or *The Family Maintenance Act*.

Internal Purposes Only:

- Is the amount to be withdrawn subject to a division of property to a person who is living separate and apart from the Annuitant at the time of the withdrawal request?
- □ Is the amount to be withdrawn subject to an order under The Garnishment Act and/or The Family Maintenance Act?

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Part 3: Application for Lump Sum Withdrawal Date of Part 2 Statement of Information Annuitant Information Name of Annuitant (as identified in Part 1 Withdrawal Request) Current Value of the Plan in Part 2 Statement of Information Amount* Available for Lump Sum Withdrawal \$ \$ *Note: This amount will be reduced by any amounts that are or may become payable under a division of property on the breakdown of marriage, or as a result of an order under The Garnishment Act and/or The Family Maintenance Act. the Annuitant, hereby make an application You, for the withdrawal further to the attached Part 1 Withdrawal Request dated . In addition, you have provided: Written confirmation from the Canada Revenue Agency that you are a non-resident of Canada for the purposes of the Income Tax 1. Act (Canada) and have had that status for at least two years. If you indicated in Part 1 Withdrawal Request Form that you have a spouse/common-law partner with whom you are not living 2. separate and apart by reason of a breakdown of your relationship, you confirm that you; (i) provided your spouse/common-law partner a copy of the Part 2 Statement; and (ii) you attach a signed Form 3 "Consent to Withdrawal For Non-Residency Status". Date (mm/dd/yyyy) Signature of Annuitant For Internal Use Only: Date balance paid to Annuitant , am the spouse or common-law partner of Ι, (insert name of spouse or common-law partner) (the Annuitant) within the meaning of The Pension Benefits Act of Manitoba (Act). (insert name of Annuitant) An application for a withdrawal from the above noted Plan will reduce the amount available to you as the spouse or common-law partner of the annuitant, in the following situations; on the death of the annuitant, in the event of a division of property on relationship breakdown, and . on the income that will be available from the LIF in future years. I consent to the lump sum withdrawal of the amount identified above under the small amounts provision and date this consent in the presence of a witness. Dated at City/Town Province day of this Dav Month Year

Signature of Spouse or Common-law Partner