

The annuitant (the "Annuitant") named in the application form (the "Application") completed by the Annuitant has established a Retirement Income Fund (the "Plan") with the financial institution identified in the Plan (the "Financial Institution").

Client's first and last name _____

SIN _____

LIF Account No. _____

 TEMPORARY INCOME

As at December 31 of the previous year, the Annuitant was:

- at least 54 years of age but less than 65 years of age less than 54 years of age
 Complete Schedule 0.4 (basic rule) Complete Schedule 0.5
 Complete Schedule 0.8 (exceptions)

The request to draw a temporary income is only valid for the calendar year in which the request is signed and filed.

 Payment frequency: Monthly Quarterly Semi-annually Annually

 Date of first payment: _____ Amount of payment: \$ _____ Net Gross Maximum temporary income
 YYYY MM DD

Your temporary income payment can only be deposited on or after the 5th day of the month.
 WITHDRAWAL OF ENTIRE BALANCE

As at December 31 of the preceding year, the Annuitant was at least 65 years of age.

- Complete Schedule 0.2 Date of payment: _____
 YYYY MM DD

 TRANSFER OF FUNDS FROM A LIRA / RPP

As at December 31 of the previous year, the Annuitant was:

- at least 54 years of age less than 54 years of age
 Complete Schedule 0.9 Complete Schedule 0.9.1

 SCHEDULE 0.2 (purchaser aged 65 or over at the end of the preceding year)

 (ss. 16.1, 19 and 29)
 DECLARATION OF THE MEMBER OR PURCHASER WITH RESPECT TO THE PAYMENT OF THE ENTIRE BALANCE OF THE FUND
 I declare:

- that the total of the locked-in amounts credited to my account in the following retirement savings instruments:
 - defined contribution pension plans;
 - defined benefit or defined benefit-defined contribution pension plans in application of provisions similar to those of a defined contribution plan;
 - life income funds;
 - locked-in retirement accounts;
 - registered retirement savings plans of which the balance must be converted into a life annuity (locked-in RRSPs) is \$ _____;
 - the voluntary retirement savings plans governed by the *Voluntary Retirement Savings Plans Act* (chapter R-17.0.1);
- that the total is based on the most recent information that I have;
- that the said information is less than 18 months old.

Date (YYYY MM DD) _____ Signature _____

NOTE: Whosoever makes a false declaration with the intention of obtaining a lump-sum payment payable under a retirement savings instrument mentioned in the declaration is subject to the penalties provided for in sections 257 and 262 of the *Supplemental Pension Plans Act* (chapter R-15.1).

O.C. 1681-97, s. 25; O.C. 500-2014, s. 18.

 SCHEDULE 0.4 (purchaser aged at least 54 but less than 65 at the end of the preceding year)

 (ss. 19.1 and 20.4)
 DECLARATION OF THE PURCHASER WITH RESPECT TO THE PAYMENT OF A TEMPORARY INCOME
 I declare:

- that I was at least 54 years of age but less than 65 years of age at the end of last year;
- that the total amount of the temporary pensions that I will receive during the current year under the following plans or contracts:
 - supplemental pension plans subject to or established by an act of the Parliament of Québec or any other legislative authority;
 - annuity purchase contracts of which the capital comes directly or not from such plans, is \$ _____;
- that the overall total maximum temporary income that I have determined for my life income funds, excluding the one for which I am making this declaration, is \$ _____;
- that the overall total maximum temporary variable payments that I have determined for the locked-in accounts of my voluntary retirement savings plans governed by the *Voluntary Retirement Savings Plans Act* (chapter R-17.0.1), excluding the one for which I am making this declaration, is \$ _____.

Date (YYYY MM DD) _____ Signature _____

NOTE: Whosoever makes a false declaration with the intention of obtaining a temporary income payable under a pension plan or contract mentioned in the declaration is subject to the penalties provided for in sections 257 and 262 of the *Supplemental Pension Plans Act* (chapter R-15.1).

O.C. 1681-97, s. 25; O.C. 173-2002, s. 69; O.C. 500-2014, s. 20.

 SCHEDULE 0.5 (purchaser aged under 54 at the end of the preceding year)

 (s. 19.2)
 DECLARATION OF THE PURCHASER WITH RESPECT TO THE PAYMENT OF A MONTHLY TEMPORARY INCOME
 I declare:

- that the income whose payment I shall receive during the next 12 months, other than the temporary income of which I am applying for payment from the life income fund with respect to which I am making this declaration, is \$ _____;
- that I am not a party to any other contract establishing a life income fund;
- that a total of \$ _____ has been paid to me during the current year from the life income funds to which I have been party, other than the one with respect to which I am making this declaration, and that the said total included \$ _____ that was paid to me in the form of a temporary income.

I hereby agree to notify you as soon as my income reaches 40% of the Maximum Pensionable Earnings so that you can discontinue payment of the temporary income.

Date (YYYY MM DD) _____ Signature _____

NOTE: Whosoever makes a false declaration with the intention of obtaining a temporary income payable from the life income fund mentioned in the declaration is subject to the penalties provided for in sections 257 and 262 of the *Supplemental Pension Plans Act*.

O.C. 1681-97, s. 25; O.C. 577-98, s. 6; O.C. 500-2014, s. 22.

 SCHEDULE 0.8 (purchaser aged at least 54 but less than 65 at the end of the preceding year)

 (s. 20.4)
 DECLARATION OF THE PURCHASER WITH RESPECT TO THE PAYMENT OF A MAXIMUM TEMPORARY INCOME
 I declare:

- that I am not a party to any contract establishing a locked-in retirement account or a registered retirement pension plan of which the balance must be converted into a life annuity (locked-in RRSP);
- that the amount that I have determined or intend to determine as the maximum temporary income for the current fiscal year is, for each of my life income funds and the locked-in accounts of my voluntary retirement savings plans governed by the *Voluntary Retirement Savings Plans Act* (chapter R-17.0.1) and offering temporary variable payments, at least equal to the reference temporary income calculated for this fund.

Date (YYYY MM DD) _____ Signature _____

NOTE: Whosoever makes a false declaration with the intention of obtaining a temporary income payable from the life income fund mentioned in the declaration is subject to the penalties provided for in sections 257 and 262 of the *Supplemental Pension Plans Act* (chapter R-15.1).

O.C. 1681-97, s. 25; O.C. 173-2002, s. 70; O.C. 500-2014, s. 21.

 SCHEDULE 0.9 (purchaser aged 54 or over at the end of the year preceding the year of transfer)

 (s. 22.2)
 DECLARATION OF THE PURCHASER WHEN TRANSFERRING SUMS TO A LIFE INCOME FUND

 I declare that there is in the total of \$ _____ transferred to the life income fund that is the object of this declaration a sum of \$ _____ does not come directly or indirectly from a life income fund established by a contract, or from the locked-in account of a voluntary retirement savings plan governed by the *Voluntary Retirement Savings Plans Act* (chapter R-17.0.1) and offering variable payments to which I have been a party during the current year.

Date (YYYY MM DD) _____ Signature _____

NOTE: Whosoever makes a false declaration with the intention of obtaining an income payable from the life income fund mentioned in the declaration is subject to the penalties provided for in sections 257 and 262 of the *Supplemental Pension Plans Act* (chapter R-15.1).

O.C. 1681-97, s. 25; O.C. 577-98, s. 6; O.C. 500-2014, s. 22.

 SCHEDULE 0.9.1 (purchaser aged under 54 at the end of the year preceding the year of the transfer)

 (s. 22.2)
 DECLARATION OF THE PURCHASER WHEN TRANSFERRING SUMS TO A LIFE INCOME FUND

 I declare:

- that since the beginning of the current year, I have not received any temporary income from a life income fund other than the one concerned by this declaration;
- that, of the total of \$ _____ transferred to the life income fund concerned by the present declaration, a sum of \$ _____ does not come directly or indirectly from a life income fund established by a contract to which I have been party during the current year.

Date (YYYY MM DD) _____ Signature _____

NOTE: Whosoever makes a false declaration with the intention of obtaining an income payable from the life income fund mentioned in the declaration is subject to the penalties provided for in sections 257 and 262 of the *Supplemental Pension Plans Act*.