

Unlocking Rules by Province of Legislation		
Province	Unlocking of funds available due to financial hardship	Unlocking of funds available due to non-residency
Ontario	Applies to Former Members who have transferred their funds out of the Plan upon termination. Application to unlock funds is submitted to the member's financial institution that holds the locked-in savings arrangement by completing FSRA Financial Hardship Unlocking Form	Applies to Former Members who have transferred their funds out of the Plan upon termination. Applicants must be non-residents of Canada as determined by the Canada Revenue Agency (CRA). Application to unlock funds through Financial institution by completing FSRA Form 5 - Application to Withdraw or Transfer Money from an Ontario Locked-in Account and must include a written determination from CRA that states member is a non-resident and written consent from your spouse or certification that member does not have a spouse
New Brunswick	Applies to Former Members who have transferred their funds out of the Plan upon termination. New Brunswick legislation offers a one-time partial unlock from a LIF to a RRIF. Application is done by the member's financial representative using the Financial Commission of New Brunswick's (FCNB) portal	Applies to Former Members who have transferred their funds out of the Plan upon termination. Applicants must be non-residents of Canada. Spouse or common-law partner also must be a non-resident and spouse or common-law partner must sign a spousal or common-law partner waiver. Application to unlock funds through Financial institution by completing FSRA Form 5 - Application to Withdraw or Transfer Money from an Ontario Locked-in Account
Newfoundland & Labrador	Applies to Former Members who have transferred their funds out of the Plan upon termination. Application to unlock funds is submitted to the member's financial institution that holds the locked-in savings arrangement by completing Newfoundland and Labrador Form 9 - Application to Withdraw from a Retirement Savings Arrangement due to Financial Hardship	Not permitted under the Pension Benefits Act of Newfoundland and Labrador
Nova Scotia	Not permitted under the Pension Benefits Act of Nova Scotia	Not permitted under the Pension Benefits Act of Nova Scotia
Prince Edward Island	Prince Edward Island Does not have proclaimed pension legislation	Prince Edward Island Does not have proclaimed pension legislation

It should be noted that these rules are subject to change at any time and the pension legislation for the applicable jurisdiction should be reviewed prior to initiating an unlocking request. Where there is a discrepancy between the information contained in this information sheet and the applicable pension legislation, the pension legislation takes precedence.