

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 been confirmed as a non-resident by the Canada Revenue Agency. Application to unlock funds is made directly to the LiUNA Pension Fund by written request and must include a written determination from CRA that states member is a non-resident
New Brunswick	Not permitted - No legislative provisions for unlocking due to financial hardship	Applies to Former Members who have been confirmed as a non-resident by the Canada Revenue Agency. Application to unlock funds is made directly to the LiUNA Pension Fund by written request and must include a written determination from CRA that states member is a non resident
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 a Newfoundland and Labrador Form 9 - Application to Withdraw from a Retirement Savings Arrangement due to Financial Hardship	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 prescribed documentation
Nova Scotia	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 a Nova Scotia Form 12 - Financial Hardship Application.	Not permitted under the Pension Benefits Act of Nova Scotia
Prince Edward Island	Prince Edward Island Does not have proclaimed pension legislation	Applies to Former Members who have been confirmed as a non-resident by the Canada Revenue Agency. Application to unlock funds is made directly to the LiUNA Pension Fund by written request and must include a written determination from CRA that states member is a non resident

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.