

**ATTESTATION(S) REGARDING SPOUSE/COMMON-LAW PARTNER**

1. To: COMMUNITY TRUST COMPANY
2. List of applicable federally regulated locked-in plans: (Please identify any locked-in registered retirement savings plan, life income fund, restricted locked-in savings plan or restricted life income fund that is held by the financial institution identified above and from which you intend to withdraw or transfer funds.)
  - a. \_\_\_\_\_
  - b. \_\_\_\_\_
  - c. \_\_\_\_\_

**3. Attestation of applicant**

I, \_\_\_\_\_, of \_\_\_\_\_,  
 (insert name) (insert address)  
 in the city of \_\_\_\_\_ in the province of \_\_\_\_\_,  
 attest to the following:

I own the federally regulated locked-in plan(s) identified in item 2. I intend to withdraw or transfer \$ \_\_\_\_\_ from the plan(s). On the day on which I sign this Attestation (check one):

- a) I do not have a spouse or common-law partner, as defined in section 2 of the Pension Benefits Standards Act, 1985;
- b) I have a spouse or common-law partner, as defined in section 2 of the Pension Benefits Standards Act, 1985, and my spouse or common-law partner consents to the withdrawal of the amount specified above from the locked-in plan(s) identified in item 2. (If you check this box, your spouse or common-law partner must complete the Attestation of Spouse or Common-law Partner, in item 6 below.)

**4. Acknowledgements**

I understand that when funds are withdrawn or transferred from any federally regulated locked-in plan, the funds may lose the creditor protection provided by the Pension Benefits Standards Act, 1985 and the Pension Benefits Standards Regulations, 1985.

I understand that when funds are withdrawn or transferred from any federally regulated locked-in plan, the funds may be taxable under the Income Tax Act or other legislation. I understand that I may need to seek professional advice about the financial and legal implications of such a withdrawal or transfer.

**5. Signatures**

Signature of Applicant \_\_\_\_\_

Sworn before me, on the day \_\_\_\_\_ of \_\_\_\_\_, 20\_\_ at \_\_\_\_\_, in the province of \_\_\_\_\_

\_\_\_\_\_  
 (Signature of notary public, commissioner or other person authorized to take affidavits)

**6. Attestation of Spouse or Common-law Partner**

I, \_\_\_\_\_ ,of \_\_\_\_\_  
(insert name) (insert address)

in the city of \_\_\_\_\_ , in the province of \_\_\_\_\_)

attest to the following:

I am the spouse or common-law partner of the owner of the locked-in plan(s) identified in item 2.

I understand that

- a) the applicant intends to withdraw or transfer funds from the federally regulated locked-in plans identified in item 2, which withdrawal or transfer is not permitted under the Pension Benefits Standards Act, 1985 unless the applicant obtains my consent;
- b) as long as these funds are kept in that federally regulated locked-in plan, I may have a right to a share of these funds if there is a breakdown in our relationship or if the owner dies;
- c) if any funds are withdrawn or transferred from that federally regulated locked-in plan, I may lose any right that I have to a share of the funds withdrawn or transferred ;
- d) when funds are withdrawn or transferred from any federally regulated locked-in plan the funds may lose the creditor protection provided by the Pension Benefits Standards Act, 1985 and the Pension Benefits Standards Regulations, 1985;
- e) when funds are withdrawn or transferred from any federally regulated locked-in plan the funds may be taxable under the Income Tax Act or other legislation; and
- f) I may need to seek professional advice about the financial and legal implications of such a withdrawal or transfer.

**7. Consent of Spouse or Common-law Partner**

I consent to the withdrawal or transfer specified in item 3.

**8. Signatures**

Signature of spouse or common-law partner \_\_\_\_\_

Sworn before me, on the day \_\_\_\_\_ of \_\_\_\_\_, 20\_\_\_\_  
at \_\_\_\_\_ in the province of \_\_\_\_\_.

\_\_\_\_\_  
(Signature of notary public, commissioner or other person authorized to take affidavits)