

Letter of Instruction from AB LIF/LRIF Annuitant to Process the 50% Unlocking Option

AB LIF/LRIF Annuitant Name

AB LIF/LRIF Contract # _____

I **do not** wish to proceed with the 50% unlocking option. I am aware that this option is only available until December 31, 2007 that I will be unable to do so at a later date.

OR

I **do** wish to proceed with the 50% unlocking option.

- Attached is Part 1 of prescribed Form 6 'Pension Partner Waiver on Transfer to a LIF, DC RIA or Annuity', completed by my spouse, pension partner; or
- Form 6 is not required as I am not the original pension plan member; or
- Attached is completed Declaration of No Spouse.

I direct for the 50% unlocked funds in the amount of \$_____ (50% of Amount of Funds to be Transferred) or \$_____ (a lesser amount may be chosen):

- Remain in an unlocked RRIF contract. I understand further documentation may be required to be completed by me.
- Be transferred to a RRSP contract. I am under the age of 69 and I understand further documentation will be required to be completed by me.
- Be withdrawn in cash, less applicable withholding tax. I understand that I will include the amount withdrawn as income for the year.

DATED

SIGNATURE