

Letter of Direction– Annuitant Request to Unlock 50% of AB LIRA

AB LIRA Annuitant _____

AB LIRA Contract # _____

I **do not** wish to proceed with the 50% unlocking option. I am aware that this option is only available at the time of the transfer and 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 RRSP. I understand further documentation may be required to be completed by me.

Be transferred to a RRIF. I understand further documentation will be required to be completed by me.

Be withdrawn in cash, less applicable withholding tax. I understand that I must include the amount withdrawn as income for the year.

DATED

SIGNATURE