

Reporting on Financial Hardship Withdrawals

Section 44.1 of the Pension Benefits Act, 1997

Name of Trustee Providing Specimen Plan(s)	ALL TRUSTEES COMBINED	
Date Report Prepared	Jun 10, 2024 (with 44 of 44 reporting)	
	Beginning of Period	End of Period
Period covered by this report	1-Jul-2023	31-Dec-2023

Locked-In Retirement Account (LIRA)

Category	Number of Withdrawals (Count)	Total/Gross Amount Withdrawn (\$)
A - Low Income	172	2,942,860.43
B - Medical Expenses	11	69,421.62
C - Disability-related Expenses	5	40,052.87
D - Mortgage Payments	4	54,767.52
E - Rental Arrears	2	51,300.00
F - First Month's Rent and Security Deposit	4	33,472.10
TOTAL LIRA	198	3,191,874.54

Life Income Fund (LIF)

Category	Number of Withdrawals (Count)	Total/Gross Amount Withdrawn (\$)
A - Low Income	64	1,036,678.42
B - Medical Expenses	2	8,012.69
C - Disability-related Expenses	0	0.00
D - Mortgage Payments	0	0.00
E - Rental Arrears	1	39,000.00
F - First Month's Rent and Security Deposit	0	0.00
TOTAL LIF	67	1,083,691.11

Locked-in Retirement Income Fund (LRIF)

Category	Number of Withdrawals (Count)	Total/Gross Amount Withdrawn (\$)
A - Low Income	6	81,367.50
B - Medical Expenses	0	0.00
C - Disability-related Expenses	1	5,716.78
D - Mortgage Payments	0	0.00
E - Rental Arrears	0	0.00
F - First Month's Rent and Security Deposit	0	0.00
TOTAL LRIF	7	87,084.28

ALL TYPES COMBINED

Category	Number of Withdrawals (Count)	Total/Gross Amount Withdrawn (\$)
A - Low Income	242	4,060,906.35
B - Medical Expenses	13	77,434.31
C - Disability-related Expenses	6	45,769.65
D - Mortgage Payments	4	54,767.52
E - Rental Arrears	3	90,300.00
F - First Month's Rent and Security Deposit	4	33,472.10
TOTAL ALL ACCOUNTS	272	4,362,649.93