

Reporting on Financial Hardship Withdrawals

Section 44.1 of the Pension Benefits Act, 1997

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|--|---|---------------|
| Name of Trustee Providing Specimen Plan(s) | ALL TRUSTEES COMBINED | |
| Date Report Prepared | July 17, 2025 (with 39 of 41 reporting) | |
| | Beginning of Period | End of Period |
| Period covered by this report | 1-Jul-2024 | 31-Dec-2024 |

Locked-In Retirement Account (LIRA)

| Category | Number of Withdrawals (Count) | Total/Gross Amount Withdrawn (\$) |
|---|-------------------------------|-----------------------------------|
| A - Low Income | 184 | 3,549,950.69 |
| B - Medical Expenses | 10 | 204,903.34 |
| C - Disability-related Expenses | 1 | 595.67 |
| D - Mortgage Payments | 7 | 128,354.61 |
| E - Rental Arrears | 12 | 117,420.47 |
| F - First Month's Rent and Security Deposit | 4 | 15,589.06 |
| TOTAL LIRA | 218 | 4,016,813.84 |

Life Income Fund (LIF)

| Category | Number of Withdrawals (Count) | Total/Gross Amount Withdrawn (\$) |
|---|-------------------------------|-----------------------------------|
| A - Low Income | 57 | 964,368.01 |
| B - Medical Expenses | 4 | 38,397.48 |
| C - Disability-related Expenses | 0 | 0.00 |
| D - Mortgage Payments | 2 | 104,393.12 |
| E - Rental Arrears | 0 | 0.00 |
| F - First Month's Rent and Security Deposit | 1 | 1,500.00 |
| TOTAL LIF | 64 | 1,108,658.61 |

Locked-in Retirement Income Fund (LRIF)

| Category | Number of Withdrawals (Count) | Total/Gross Amount Withdrawn (\$) |
|---|-------------------------------|-----------------------------------|
| A - Low Income | 6 | 83,276.73 |
| B - Medical Expenses | 0 | 0.00 |
| C - Disability-related Expenses | 1 | 903.65 |
| 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 | 84,180.38 |

ALL TYPES COMBINED

| Category | Number of Withdrawals (Count) | Total/Gross Amount Withdrawn (\$) |
|---|-------------------------------|-----------------------------------|
| A - Low Income | 247 | 4,597,595.43 |
| B - Medical Expenses | 14 | 243,300.82 |
| C - Disability-related Expenses | 2 | 1,499.32 |
| D - Mortgage Payments | 9 | 232,747.73 |
| E - Rental Arrears | 12 | 117,420.47 |
| F - First Month's Rent and Security Deposit | 5 | 17,089.06 |
| TOTAL ALL ACCOUNTS | 289 | 5,209,652.83 |