

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	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Category	Number of Withdrawals (Count)	Total/Gross Amount Withdrawn (\$)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Category	Number of Withdrawals (Count)	Total/Gross Amount Withdrawn (\$)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Category	Number of Withdrawals (Count)	Total/Gross Amount Withdrawn (\$)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Category	Number of Withdrawals (Count)	Total/Gross Amount Withdrawn (\$)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