

NEW BRUNSWICK LOCK-IN TRANSFER AGREEMENT

Whereas the undersigned Applicant has established a:
(PLEASE COMPLETE FOR THE APPROPRIATE PLAN)

___ LOCKED IN RETIREMENT ACCOUNT (LIRA), Contract No. _____, Plan
name: _____ with
_____ (hereinafter known as the Issuer), registered under The Income Tax Act (Canada), OR

___ LIFE INCOME FUND (LIF), Contract No. _____, Plan
name: _____ with
_____ (hereinafter known as the Issuer), registered under The Income Tax Act (Canada).

It is hereby understood and agreed by the Applicant and the Issuer that the full amount of funds transferred by the Co-operative Superannuation Society Pension Plan **are LOCKED-IN PENSION FUNDS**, and such funds and all future earnings on such funds, will be deposited to the above mentioned Locked In Retirement Account or LIF, and this plan, and any successor plan complies, or will comply with the provisions and requirements of the Pension Benefits Act of New Brunswick, and the applicable regulations under that Act.

By signing this Agreement and on finalization of the requested transfer, the Applicant acknowledges that no further benefits are due to him/her and/or his/her beneficiary or estate from the Co-operation Superannuation Society Pension Plan resulting from his/her participation in the Co-operative Superannuation Society Pension Plan. The Issuer assumes all responsibilities and liabilities imposed under the Pension Benefits Act of New Brunswick and regulations for failure to comply with the provisions of the Act.

If the Applicant is applying for a transfer to a LIF the Applicant certifies that he/she (has/has not) _____ a "spouse" within the meaning of the Pension Benefits Act of New Brunswick;

"spouse" means either of a man and a woman who:

- (a) are married to each other, (b) are married to each other by a marriage that is voidable and has not been avoided by a declaration of nullity, (c) have gone through a form of marriage with each other in good faith that is void and have cohabited within the preceding year, or (d) not being married to each other, have cohabited (i) continuously for a period of not less than three years in a conjugal relationship in which one person has been substantially dependent upon the other for support, or (ii) in a relationship of some permanence where there is a child born of whom they are the natural parents, and have cohabited within the preceding year.

Signed by: APPLICANT _____ WITNESS _____

APPLICANT'S Name: _____, Social Insurance Number: _____

Completed on behalf of:

ISSUER: _____
(Name of Issuer)

ISSUER ADDRESS:

Signed on behalf of Issuer by:

(Print complete Name)

SIGNATURE: _____

DATE: _____

The amount transferred to the Locked In Retirement Account (LIRA) or LIF by the Co-operative Superannuation Society Pension Plan pursuant to this lock-in agreement is \$ _____

CO-OPERATIVE SUPERANNUATION SOCIETY
PENSION PLAN
SIGNATURE: _____

DATE: _____

Notes: This Agreement must be accompanied by a properly completed Form T2151(E). In accordance with the provisions of the Co-operative Superannuation Society Pension Plan, payments under a life annuity or other retirement income arrangement may commence at the earliest of the Applicant's 50th birthday, or the date when the Applicant's age at time of terminating employment with employers participating in the Co-operative Superannuation Society Pension Plan, plus completed years of service with employers participating in the Co-operative Superannuation Society Pension Plan equals or exceeds the sum of 75 years.