

NOVA SCOTIA LOCK-IN TRANSFER AGREEMENT

Whereas the undersigned Applicant has established a :

____ LOCKED IN REGISTERED RETIREMENT SAVINGS PLAN, Contract No. _____, Plan name: _____ with: _____ (hereinafter known as the Issuer and/or underwriter), registered under The Income Tax Act (Canada), and approved by the Nova Scotia Superintendent of Pensions to accept transfers of locked-in pension funds.

____ LIFE INCOME FUND (LIF), a retirement income arrangement, Contract No. _____, Plan name: _____ with: _____ (hereinafter known as the Issuer and/or transferee institution), registered under The Income Tax Act (Canada), and approved by the Nova Scotia Superintendent of Pensions to accept transfers of locked-in pension funds.

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 Registered Plan, and this plan, and any successor plan complies, or will comply with the provisions and requirements of the Nova Scotia Pension Benefits Act, and the applicable regulations under that Act. [Section 18 pertaining to Locked In Registered Retirement Savings Plans and Sections 18A & 18B pertaining to Life Income Funds]

The Issuer further acknowledges that a specimen copy of the contract has been filed with and approved by the Nova Scotia Superintendent of Pensions.

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.

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

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 RRSP 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:**
- (1) **This Agreement must be accompanied by a properly completed Form T2151(E), and, in the case of a LIF, the completed Spousal Consent to Transfer to a Life Income Fund form on the reverse of this agreement.**
 - (2) **It is the responsibility of the Issuer to ensure that the name of the RRSP or LIF, and that of the Issuer specified above and on the T2151(E) precisely matches the names of such appearing on the Superintendent's approved list. The requested transfer will not be processed if such is not the case and all documentation will be returned to the Issuer.**
 - (3) **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.**

(over)

To be completed by the Member's spouse if the Member is requesting a transfer of funds to a Life Income Fund.

SPOUSAL CONSENT FOR TRANSFER TO A LIFE INCOME FUND

(to be completed ONLY if a transfer to a LIF is being requested)

I _____ certify that I am the spouse, within the meaning of the Nova Scotia Pension Benefits Act and Regulations, of _____, a member of the Co-operative Superannuation Society Pension Plan. I hereby give my consent to the use of my spouse's funds in the Co-operative Superannuation Society Pension Plan to purchase the Life Income Fund (LIF) referred to in this Nova Scotia Lock-in Transfer Agreement.

(Signature of Spouse)

(Witness to Signature of Spouse)

DATE: _____, _____