



CANADIAN CHRISTIAN SCHOOL PENSION PLAN AND TRUST FUND

3350 East Paris Avenue SE Grand Rapids, MI 49512-3054

(Provincial Registration Number 0283812)

DECLARATION OF TRANSFER TO A LOCKED-IN REGISTERED RETIREMENT SAVINGS PLAN

Name of Applicant
ID Number (Social Insurance No.)
Registered Retirement Savings Plan No.

Application having been received for a Registered Retirement Savings Plan, for funds in the amount of \$ (plus additional interest, if any) being transferred on a locked-in basis from a Registered Pension Plan governed by the ONTARIO Pension Benefits Act and Regulations (the "Act"), the following conditions shall form part of the contract between

The "Applicant" and The "Carrier"

which establishes the said Registered Retirement Savings Plan.

- (a) No money transferred, including all investment earnings, will be withdrawn except,
(i) prior to maturity, to transfer the money to the pension fund of a registered pension plan,
(ii) prior to maturity, to transfer the money to another registered retirement savings plan that meets the requirements of the Act,
(iii) to purchase an immediate or deferred life annuity provided by a person authorized under the laws of Canada or a province to sell annuities under an insurance contract that meets the requirements of the Act, provided the annuity does not commence on a date earlier than ten years prior to the normal retirement age under the Canada Pension Plan or the Quebec Pension Plan; or
(iv) prior to maturity, to transfer the money to a life income fund that meets the requirements of the Act.
(b) No money transferred, including interest, will be assigned, charged, anticipated or given as security except as permitted by subsection 65 (3) of the Act.
(c) Any transaction purporting to assign, charge, anticipate or give as security money transferred, except as permitted by subsection 65 (3) of the Act, is void.
(d) Except as permitted in section 49 of the Act, no money transferred, including interest, will be commuted or surrendered during the lifetime of the Applicant.
(e) Any transaction that contravenes clause (d) is void. "more"

- (f) The Carrier will not permit any subsequent transfer except
- (i) where the transfer is permitted under the Act, and
 - (ii) the subsequent Carrier agrees to administer the amount transferred as a pension or deferred pension or a life income fund in accordance with the Act.
- (g) The Carrier will advise in writing any subsequent Carrier that the amount transferred must be administered as a pension or deferred pension or a life income fund under the Act.
- (h) On the death of the Applicant of the registered retirement savings arrangement, the Carrier will administer the money in accordance with section 48 of the Act.

Signature of Officer of Carrier

Name of Officer of Carrier (Please Print)

Address of Carrier

Signature of Applicant

Date

Declaration by Applicant

I waive the right to demand any amendment to my Registered Retirement Savings Plan which would disqualify it for the purpose of registration under the Income Tax Act of Canada.

Signature of Applicant

Statement of the Plan Administrator

The commuted value of the pension benefit which is the subject of the transfer specified above was determined on a basis which did not differentiate on the basis of sex.

Signature of Plan Administrator Representative

Date

Howard Van Mersbergen
Executive Secretary-Treasurer

Unless this form is fully completed, no transfer of funds will occur.