

**Form 1 - Spouse's Waiver to Permit Unlocking**

- Form 1 is used when the spouse of a member/former member of a pension plan agrees to waive or give up his or her right to receive survivor's benefits to permit the member/former member to unlock ("withdraw") benefits from a pension plan, locked-in retirement account or life income fund on the basis of shortened life expectancy, non-residency or financial hardship.

**Form 3 - Spouse's Consent to Transfer to a LIF**

- Form 3 is used when the spouse of a member/former member of a pension plan agrees to waive or give up his or her right to receive survivor's benefits to permit the member/former member to transfer benefits from a pension plan or locked-in retirement account to a life income fund so that the member/former member may receive payments from the life income fund.

**Form 4 - Spouse's Waiver of Beneficiary Right To Benefits In A Pension Plan, Locked-In Retirement Account, Life Income Fund or Annuity Before Pension or Annuity Payments Start**

- Form 4 is used when the spouse of a member/former member of a pension plan agrees to waive or give up his or her right to receive survivor's benefits to permit the member/former member to designate a beneficiary other than the spouse for benefits in a pension plan, if pension payments have not started, a locked-in retirement account or life income fund.

**Application to Unlock and Withdraw B.C. Funds Due to Financial Hardship (Form SOP-007)**

- You must use this application to apply to unlock British Columbia Funds from your Locked-In Retirement Account (LIRA) or Life Income Fund (LIF) when you are experiencing financial hardship as described in the British Columbia Pension Benefits Standards Act (PBSA) and Regulation.