

Quick Reference Sheet on Canadian Pension Jurisdictions except Quebec

Jurisdiction	Earliest Age LIRA/LIRSP may be transferred to LIF	Special releases allowed for locked-in pension funds held in LIRA, LIRSP, LIF, RLIF based on jurisdiction						Provincial Government and OSFI Links
		Shortened Life	Small Amount	Non-Canadian residency	Financial Hardship	Partial Unlocking		
Alberta	LIRA	age 50	Yes	Yes	Yes	Yes	No	Accessing Pension Funds
	LIF		Yes	Yes	Yes	Yes	Yes, age 50 or older	50% Unlocking Cheat Sheet
British Columbia	LIRSP	age 55	Yes	Yes	Yes	No	No	Exceptions to Locking-in Requirement
	LIF		Yes	Yes	Yes	No	No	Locked-in RRSP and Life Income Fund
Federal PBSA 1985	LIRSP	LIF - any age RLIF - age 55	Yes	No	Yes	Yes	No	Pension unlocking FAQs
	RLSP	age 55	Yes	Yes, age 55 or older	Yes	Yes	No	Life Income Fund
	LIF		Yes	Yes, age 55 or older	Yes	Yes	No	Pension Plans
	RLIF		Yes	Yes, age 55 or older	Yes	Yes	Yes, age 55 or older	Who We Regulate
Manitoba	LIRA	any age	Yes	Yes	Yes	No	No	Manitoba Pension Commission
	LIF		Yes	Yes	Yes	No	Yes, age 55 or older	
New Brunswick	LIRA	any age	Yes	Yes	Yes	No	No	Office of Superintendent of Pensions
	LIF		Yes	Yes	Yes	No	Yes, any age	
Newfoundland and Labrador	LIRA	age 55	Yes	Yes	No	No	No	LIRA Requirements
	LIF		Yes	Yes	No	No	Temporary Income between age 54 and 65	Life Income Fund Requirements
Nova Scotia	LIRA	age 55	Yes	Yes, age 65 or older	No	Yes	No	Exceptions for unlocking LIRA and LIF Pensions
	LIF		Yes	Yes, age 65 or older	No	Yes	Temporary Income between age 55 and 65	Temporary Income
Ontario	LIRA	usually age 55	Yes	Yes, age 55 or older	Yes	Yes	No	Locked-in Accounts
	LIF		Yes	Yes, age 55 or older	Yes	Yes	Yes	LIF FAQs
Saskatchewan	LIRA	age 55	Yes	Yes	No	No	No	SK Financial Services Commission