



	Your funds continue to be invested. This is permitted until Nov. 30 th of the year you reach age 71	You exchange your funds in return for a monthly income for your lifetime and your spouse's lifetime, if elected.	Your funds remain invested and you receive a percentage of the funds as income payments, subject to legislated minimums.	Your funds remain invested and you receive a percentage of the funds as income payments, subject to legislated minimums and maximums.
	All or part of your total account balance	All or part of your total account balance	All or part of your non-locked in account balance	All or part of your locked-in account balance
	You continue to control the investment of your account using the investment options.	You release control of your funds in exchange for a lifetime income.	You continue to control the investment of your account.	You continue to control the investment of your account.
	Cash withdrawal of your non-locked in funds. Until you reach age 71	Depends on the payment option you elect. This includes single or joint-and-survivor options, guaranteed periods etc. For your lifetime and your spouse's lifetime if you elect a joint & survivor annuity. You can also elect a guarantee period up to 15 years.	Depends on the amount of your non locked-in funds and your need for income from this source. It is subject to legislated minimums and investment performance. For your lifetime as long as you have not depleted your capital.	Depends on the amount of your locked-in funds and your need for income from this source. It is subject to legislated minimums and maximums and investment performance. Usually u <u>6.2</u> u