



You are here: [Home](#) > [Pensions](#) > [Financial Hardship](#) > Financial Hardship Unlocking Resources

[PRINT](#)

FSRA is actively reviewing all FSCO regulatory direction, including but not limited to forms, guidelines and FAQs.

Until FSRA issues new regulatory direction, all existing regulatory direction remains in force.

Financial Hardship Unlocking - Resources

Effective January 1, 2014, all applications for financial hardship unlocking must be made to the financial institution that holds the locked-in account(s).

It is the responsibility of the financial institution to review the application and if it meets the requirements set out in the law, to approve the application and make the payment from the account in accordance with the Regulation.

The financial institution will also determine if the application is to be refused because it does not meet the requirements of the law.

For assistance on the new process, please refer to the following material:

- [Forms and User Guides](#) (for owners/applicants)
- [Questions & Answers](#)
- User Guide (Financial Institutions): [PDF](#) | [Accessible document](#)
- [Webcast on Financial Hardship Unlocking](#)
- [Transcript](#)

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About Pensions



Actuarial



Consultations



Family Law



Asset Transfers >

Financial Hardship v

▶ **Rules Effective January 1, 2014**

▶ **Process effective January 1, 2014**

▶ **Forms**

▶ **Questions & Answers**

▶ **Financial Hardship Unlocking Resources**

Legislation: Act & Regulations >

Locked-In Accounts (LIFs and LIRAs) >

Enforcement Actions >

Other Pension Information >

Pension Policies >

Plan Administrators >

Publications & Resources >

Archived >

Careers >

Explore FSCO >

 Scheduled Online Service

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[Back to top](#)