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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 Forms

Individuals who qualify under specific circumstances of financial hardship may apply for special access to the money in their Locked-in Retirement Accounts, Life Income Funds, or Locked-in Retirement Income Funds.

Effective January 1, 2014, the rules for financial hardship unlocking have changed.

You must complete and submit your application for financial hardship unlocking to the financial institution which holds and administers your locked-in account.

There are four **Forms**; one for each category of financial hardship. All applications must be made based on one of these four categories. You can make applications under different categories but must use the form that applies to that category.

You must make your application on the form for the calendar year in question. You cannot use previous years' forms in another year.

Forms and User Guides (for owners/applicants):

View forms and user guides

- Financial Hardship Unlocking - Application for Low Expected Income
Form FHU 4
User Guide for Owners (Applicants)
- Financial Hardship Unlocking - Application for First and Last Months' Rent for a Principal Residence
Form FHU 3
User Guide for Owners (Applicants)
- Financial Hardship Unlocking - Application for Arrears of Rent or Secured Debt (Mortgage) on a Principal Residence

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Form FHU 2
 User Guide for Owners (Applicants)

- Financial Hardship Unlocking - Application for Medical Expenses, including Renovations to a Principal Residence for Medical Reasons

Form FHU 1
 User Guide for Owners (Applicants)

User Guide for Financial Institutions:

-  [PDF](#) |  [Accessible document](#)

Additional Resources on access to locked-in accounts:

- [Questions & Answers](#)
- [Webcast on Financial Hardship Unlocking](#)

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