SPOUSE'S WAIVER OF ENTITLEMENTS UNDER A PENSION PLAN, AN RRSP, A LIFE ANNUITY OR A LIF CONTRACT
(FOR MEMBERS RESIDING IN NOVA SCOTIA)

1 I, ...,

 am the "spouse" of ....[*full name*], who is a member or former member of a pension plan regulated by the *Nova Scotia Pension Benefits Act*.

2 Being the member or former member's "spouse" (either of a man and a woman) means that (check one)

❑ I am married to the member or former member, or

❑ I am in a marriage with the member that is voidable and has not been annulled, or

❑ I have been married to the member and am presently living with, or have lived with in the past 12 months, and the marriage is void, or

❑ I am not married to the member, and neither of us is married to another person, and am presently living with as husband and wife and have lived together for at least three years.

3 I understand that the *Nova Scotia Pension Benefits Act* requires that the benefits earned by a member or former member under a pension plan must be paid as at least a 60% joint and survivor pension. This means that if my spouse dies after the payments start, it is my entitlement to receive lifetime payments of at least 60% of the amount paid to my spouse unless I waive my entitlements.

4 I understand that if I sign this waiver form and it is filed with the plan administrator, RRSP or life insurance or LIF issuing company, I waive my entitlements to the minimum 60% joint and survivor pension. I further understand that signing this waiver means that (check one)

❑ (a) if a pension is to be paid, my spouse may elect a pension that

(i) gives me a different survivor benefit, or

(ii) gives me no survivor benefit at all, or

❑ (b) if the pension is to be cashed out because the person who owns the entitlement is age 65 or older and that person's total entitlements are less than the prescribed amount, because the person who owns the entitlement has ceased to be a resident of Canada, or due to shortened life expectancy

(i) payment will be made to my spouse as a cash lump sum or as a series of payments for a fixed period, and

(ii) this may give me no survivor benefit at all.

5 I certify that I am waiving my entitlements to receive the minimum 60% joint and survivor pension, and that

(a) I will receive (check one)

❑ no payments after my spouse dies,

❑ no payments after my spouse dies except for payments until ....[*date*] under the .... year guarantee period,

❑ payments of ....% (less than 60%) of the amount paid to my spouse after my spouse dies,

❑ whichever of the above my spouse chooses;

(b) I have read this form and understand it;

(c) I have reviewed the information provided to my spouse by the plan administrator, RRSP or life annuity or LIF contract issuing company;

(d) neither my spouse nor anyone else has put any pressure on me to sign this form;

(e) my spouse is not present while I am signing this form;

(f) I realize that

(i) this form only gives a general description of the legal rights I have under the *Nova Scotia Pension Benefits Act* and the regulations, and

(ii) if I wish to understand exactly what my legal rights are I must read the *Nova Scotia Pension Benefits Act* and regulations, and/or seek legal advice;

(g) I realize that I am entitled to a copy of this waiver form.

6 To waive my entitlements, I sign this waiver form at

......................…………………...............................[*city*] on ....[*date*]

....
Signature of Spouse

....

....

....

Address of Spouse

(home telephone number): ....

(work telephone number): ....

STATEMENT OF WITNESS

I certify that

(a) My full name is ....

(b) My address is ....

(c) I witnessed this spouse sign this waiver in the absence of his or her spouse.

....[*date*]
Signature of Witness

(home telephone number): ....

(work telephone number): ....

COMMENTS AND INSTRUCTIONS

This form must be completed where a spouse wishes to waive his or her entitlement to the 60% joint and survivor form of life annuity that is required under the *Nova Scotia Pension Benefits Act*.

The form must be

- completed in its entirety,
- signed by the spouse and witnessed not earlier than 90 days before the date that the life annuity payments are to commence,
- signed outside of the immediate presence of the annuitant, and
- filed with the pension plan administrator, RRSP underwriter or life annuity or LIF contract issuing company, as the case may be.