

COMMENTS AND INSTRUCTIONS

This form must be completed where the retiring member of a pension plan wishes to elect a form of pension or purchase a life annuity that integrates payment with a pension payable under the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) and/or Old Age Security program.

Prior to completing this form, the spouse or common-law partner should consider obtaining independent legal advice concerning his or her individual rights and the effect of this waiver as well as qualified financial advice about the financial consequences.

This form must be

- completed in its entirety;
- signed by the spouse or common-law partner, and witnessed while the member is not present;
- filed with the plan administrator; and
- used for benefits earned under pension plans subject to *The Pension Benefits Act* of Manitoba.

For further information please contact the plan administrator.

Definitions

Administrator

Means in relation to a pension plan, the person or body of persons responsible for administering the plan.

Common-law partner of a member or member-owner means

(a) a person who, with the member or former member, registered a common-law relationship under section 13.1 of *The Vital Statistics Act*, or

(b) a person who, not being married to the member or former member, cohabited with him or her in a conjugal relationship

(i) for a period of at least three years, if either of them is married, or

(ii) for a period of at least one year, if neither of them is married.

Integrated pension

Means an option provided to retiring members by some pension plans at retirement. The member receives an additional benefit in the form of higher pension payments from the plan until he or she reaches the age when the pension is adjusted for CPP/QPP and/or OAS benefits, and helps maintain a level income. This additional benefit stops and his or her pension is reduced once the member reaches the age when the pension is adjusted for CPP/QPP and/or OAS benefits.

Member

Means an employee or former employee who is accruing or entitled to a pension under a pension plan, but is not yet retired and receiving a pension under the plan.

Spouse

Where used in relation to another spouse means the person who is married to that other spouse, and "spouses" mean two persons who are married to each other.

This form should be completed where:

The retiring member of a pension plan wishes to elect a form of pension or purchase a life annuity that integrates payment with a pension payable under the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) and/or Old Age Security program.

I, _____, am the spouse or common-law partner (as described above) of _____. (name of member)

The member earned benefits under a pension plan subject to *The Pension Benefits Act* of Manitoba (Act) and was employed in Manitoba on the day he or she ceased to be an active member of the plan.

I understand that under the Act

- a pension plan may allow a member to elect to receive an integrated pension;
- the member cannot make the election without my consent;
- if I sign this consent and the member chooses an integrated pension the amount of any pension or benefit payable to me after the member's death may be smaller because of the higher pension payments to be made to the member from the plan until he or she reaches the age when the pension is adjusted for CPP/QPP and/or OAS benefits.

I certify that

- I have read this waiver and understand it;
- I have read the member's retirement statement and know the amount of the benefit I am giving up;
- I am aware of the consequences of consenting to the election of an integrated pension, and despite the consequences, I consent to it;
- I am not living separate and apart from the spouse or common-law partner by reason of a breakdown of our relationship;
- the member is not present while I am signing this form;
- I am signing this form of my own free will without duress, coercion or compulsion of any kind; and
- I realize that:
 - this form only gives a general description of the legal rights I have under the Act and the regulation, and
 - if I wish to understand exactly what my legal rights are, I must read the Act and the regulation and seek legal advice.

I hereby give my consent for the member to elect an integrated pension, by signing this form in the presence of a witness.

I sign this form at

_____ (city/town) _____ (province/territory/state) _____ (country)

this _____ day of _____, _____

(signature of spouse or common-law partner)

I, _____, of _____
(print name of witness)

(print address of witness)

do witness the signature of the spouse or common-law partner who signed this form before me outside of the presence of the member.

(signature of witness)