

SCHEDULE C
(Section 12)

CONSENT TO WITHDRAWAL AS A RESULT OF DISABILITY
UNDER THE POOLED REGISTERED PENSION PLANS (MANITOBA) ACT

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

The member is subject to *The Pooled Registered Pension Plans (Manitoba) Act* ("the Act") and the *Pooled Registered Pension Plans (Manitoba) Regulation* ("the Regulation").

I understand that under the Act:

- Because the member is disabled, the member may withdraw the funds in his or her pooled registered pension plan account as a lump sum.
- My written consent is needed to allow the member to withdraw the funds.
- If I sign this consent, the funds will no longer be available to me
 - as a 60% joint life annuity if the funds are transferred into an annuity before the member dies;
 - as a survivor benefit or death benefit, if the member dies before the funds are transferred into an annuity; or
 - as a spouse, former spouse or common-law partner, if the funds are divided under the Act because of a breakdown of the relationship.

I certify that:

- I have read this consent and understand it.
- I have read the statement provided under section 12 of the Regulation.
- I am aware of the consequences of consenting to the withdrawal and consent to the withdrawal despite of the consequences.
- I am not living separate and apart from the member by reason of a breakdown of our relationship.
- The member is not present while I am signing this form.
- I am signing this consent of my own free will without duress, coercion or compulsion of any kind.
- 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 want to understand exactly what my legal rights are, I must read the Act and the Regulation and seek legal advice.

I hereby consent to the lump sum withdrawal as a result of disability by signing this form in the presence of a witness.

I sign this form at _____
(city/town) (province/territory/state) (country)

this ___ day of , 20___. _____
(signature of cohabiting spouse or common-law partner)

I witness the signature of the cohabiting spouse or common-law partner who signed this form before me without the member being present.

(print name of witness)

(print address of witness)

(signature of witness)

COMMENTS AND INSTRUCTIONS

This form must be completed by the cohabiting spouse or common-law partner of a member if the member wants to withdraw the funds in his or her pooled registered pension plan (PRPP) account as a lump sum because of disability.

Before completing this form, you should consider obtaining independent legal advice and speak to a financial advisor who can explain the implications of this consent.

This form must be

- completed in its entirety;
- signed by the member's cohabiting spouse or common-law partner while the member is not present;
- witnessed;
- filed with the administrator; and
- used for funds in a PRPP subject to *The Pooled Registered Pension Plan (Manitoba) Act*.

For further information please contact the PRPP administrator.

Definitions for the Purpose of this Consent

Administrator means the administrator of the applicable pooled registered pension plan.

Cohabiting spouse or common-law partner means a spouse or common-law partner from whom the member is not living separate and apart by reason of a breakdown of the relationship.

Disability means

(a) with respect to a withdrawal under subsection 10(1) of *The Pooled Registered Pension Plans (Manitoba) Act*, a life expectancy that has been shortened by reason of a terminal illness or disability to less than two years; or

(b) with respect to a withdrawal under an optional contractual provision in a PRPP allowed under paragraph 47(2)(a) of the *Pooled Registered Pensions Act (Canada)*, a mental or physical condition that a physician has certified as being likely to shorten considerably the life expectancy of the member,

60% joint life annuity means the joint life annuity to which a cohabiting spouse or common-law partner is entitled under section 9 of *The Pooled Registered Pension Plans (Manitoba) Act*. This annuity provides a survivor pension to the cohabiting spouse or common-law partner that is 60% of the pension paid during the member's lifetime.

Member means a person with a PRPP account subject to *The Pooled Registered Pension Plans (Manitoba) Act*.

References

The Pooled Registered Pension Plan (Manitoba) Act, subsection 10(2)
Pooled Registered Pension Plan Regulation, section 12