



WAIVER OF PRE-RETIREMENT DEATH BENEFIT

Form 4 - Approved by the Superintendent of Financial Services pursuant to
the *Pension Benefits Act*, R.S.O. 1990, c.P.8, as amended

Name of spouse or same-
sex partner of member
or former member

I, _____,
am or was the spouse or same-sex partner, within the meaning of the *Pension Benefits Act*, of

Name of member or
former member

who is or was entitled to a pension benefit under the

Name of pension plan

(referred to below as the "pension plan")

I understand that section 48 of the *Pension Benefits Act* provides that if my spouse or same-sex partner dies,

- (a) prior to the payment of a deferred pension; or
- (b) where my spouse or same-sex partner continues in his or her employment after the normal retirement date, prior to the commencement of payment of pension benefits,

then I am entitled to receive a pre-retirement death benefit of either a lump sum payment or an immediate or deferred life annuity from the pension plan at the date of my spouse's or same-sex partner's death.

I understand that I may waive my right to receive any pre-retirement death benefit by signing this waiver.

I understand that if I sign this waiver, I will not be paid any pre-retirement death benefit provided by section 48 of the *Pension Benefits Act*. Instead, payment of this benefit will be made to either,

- (a) a beneficiary designated by my spouse or same-sex partner; or
- (b) the personal representative of my spouse or same-sex partner for distribution as part of his or her estate.

I hereby waive my right to receive any pre-retirement death benefit provided by section 48 of the *Pension Benefits Act* by signing this waiver in the presence of a witness.

I understand that I may cancel this waiver at any time prior to the date of my spouse's or same-sex partner's death.

Day, Month, Year

Dated this _____ day of _____, _____.

Signature of Witness

Signature of spouse or same-sex partner
of member or former member

Name and Address of Witness (printed)

Prior to completing this form, you should consider obtaining independent legal advice concerning your individual rights and the effect of this waiver.

NOTE: This waiver is not effective unless it is delivered to the administrator of the pension plan as required by subsection 48(14) of the *Pension Benefits Act*.