

**Form 5**

[Clause 26.1(1)(b) and clause 29(8.3)(b)]

**SPOUSE'S CONSENT TO WITHDRAWAL AND  
WAIVER OF ENTITLEMENTS UNDER A PENSION PLAN  
OR A LIRA CONTRACT FOR NON-RESIDENCY STATUS**

I, \_\_\_\_\_  
*(print or type full name of spouse)*

certify that I am the spouse (within the meaning of clause 2(1)(ff) of *The Pension Benefits Act, 1992*) of

\_\_\_\_\_  
*(print or type full name of former member or owner of a LIRA contract)*

("the pensioner") who is a former member of a registered pension plan that is subject to *The Pension Benefits Act, 1992* or owner of a locked-in retirement account contract that is subject to *The Pension Benefits Regulations, 1993*.

1. I understand that the pensioner wants to withdraw as a lump sum his or her pension funds from the pension plan or the locked-in retirement account and that my written consent is required to enable the owner to make the withdrawal.
2. I understand that, in the absence of this consent and waiver, on the death of the pensioner, I am entitled to a pension of at least 60% of the original amount of the pension payable to the pensioner.
3. I also understand and declare that, by signing this consent and waiver:
  - (a) I consent to the pensioner's application to withdraw as a lump sum his or her pension funds from the pension plan or the locked-in retirement account;
  - (b) I am giving up my entitlement, on the death of the pensioner, to a pension of at least 60% of the original amount of the pension payable to the pensioner, and I am giving up any other entitlement that I may have to the funds that are withdrawn;
  - (c) I am permitting the pensioner to receive a pension that does not comply with section 34 of *The Pension Benefits Act, 1992*; and
  - (d) on the death of the pensioner, I may receive no pension or may receive a pension of less than 60% of the original amount of the pension payable to the pensioner.
4. I certify that this consent and waiver is being signed freely and voluntarily without any compulsion on the part of the pensioner and not in the presence of the pensioner.
5. I understand that this consent and waiver is not valid if it is signed more than 90 days before the withdrawal of an amount equal to the commuted value of the benefit pursuant to subsection 26.1(1) of *The Pension Benefits Regulations, 1993* or the withdrawal of the locked-in money pursuant to subsection 29(8.3) of *The Pension Benefits Regulations, 1993*.

Signed at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_\_

in the presence of \_\_\_\_\_  
*(print or type name of witness)*

of \_\_\_\_\_  
*(address of witness)*

\_\_\_\_\_  
*(Signature of witness)*

\_\_\_\_\_  
*(Spouse's signature)*