

Form E

[Clauses 16(12)(c) and (14)(b)]

**SPOUSE'S CONSENT TO WITHDRAWAL UNDER A
POOLED RETIREMENT SAVINGS ACCOUNT CONTRACT**

I, _____,
(print or type full name of spouse)

certify that I am the spouse within the meaning of clause 2(1)(p) of *The Pooled Registered Pension Plans (Saskatchewan) Act* (the "Act") of _____

(print or type full name of member)

("the owner") who is the owner of a pooled retirement savings account contract ("the contract") that is subject to the provisions of the Act.

1. I understand that:
 - (a) the owner intends to withdraw funds from the contract and that my written consent is required to enable the owner to make the withdrawal;
 - (b) as long as those funds are kept in the contract, I may have a right to share in those funds if there is a breakdown in spousal relationship or if the owner dies;
 - (c) if any funds are withdrawn from the contract, I may lose any right that I have to a share of the funds withdrawn;
 - (d) when funds are withdrawn from any contract, the funds may lose the creditor protection provided by the Act;
 - (e) when funds are withdrawn from any contract, the funds may be taxable under the *Income Tax Act* (Canada) or other legislation; and
 - (f) I may need to seek professional advice about the financial and legal implications of any withdrawal.
2. I consent to the owner's application to withdraw as a lump sum his or her funds in the contract.
3. I certify that this consent is being signed freely and voluntarily without any compulsion on the part of the owner and outside the immediate presence of the owner.
4. I understand that this consent is not valid if it is signed more than 90 days before the withdrawal of the funds from the contract.

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)