

► Why complete this form?

- You are the spouse of an owner of a locked-in retirement account (LIRA) or a life income fund (LIF).
- Your spouse earned the LIRA or LIF while working in Nova Scotia for an organization that is regulated by the Province of Nova Scotia.
- You want to waive your right to survivor benefits equal to the value of the assets in the LIRA or LIF.

Before you complete this form, you should have a private conversation with your own lawyer about how this waiver affects your individual rights.

1 ► Give information about the LIRA or LIF

LIRA or LIF account number: _____

Name of the financial institution: _____

Mailing Address: _____ Town or city: _____

Postal code: _____ Phone number: _____

2 ► Give information about the owner of the LIRA or LIF

Last name: _____

First name: _____ Middle name: _____

Mailing Address: _____ Town or city: _____

Postal code: _____ Phone number: _____

Date of birth (yyyy/mm/dd): _____

3 ► Give information about the spouse

Last name: _____

First name: _____ Middle name: _____

Mailing Address: _____ Town or city: _____

Postal code: _____ Phone number: _____

4 ▶ Spouse's certification and waiver

I certify that I am the spouse of _____, the owner of the LIRA or LIF named in this form.

I understand that if the owner dies, I have the right to receive a survivor's benefit equal to the value of the assets of the LIRA or LIF.

I understand that completing and signing this form takes away my right to receive the benefits described above. Instead payment will be made to a beneficiary designated by the owner or to the personal representative of the owner's estate.

I understand that I may cancel this waiver at any time BEFORE the death of the owner by delivering a written and signed notice of cancellation to the financial institution that administers the LIRA or LIF.

Signature of spouse: _____	Date (yyyy/mm/dd): _____
Signature of witness: _____	Date (yyyy/mm/dd): _____

This consent must be signed before a witness who must be at least 18 years of age. They must see you sign the form above, date, and complete the Witness' Information below immediately after seeing you sign and date this form. **The witness cannot be your spouse.**

5 ▶ Give information about the witness

Last name: _____
First name: _____ Middle name: _____
Mailing Address: _____ Town or city: _____
Postal code: _____ Phone number: _____

6 ▶ Give this waiver to the financial institution that looks after the owner's LIRA or LIF.

Do not give this waiver to the Department of Finance and Treasury Board, Pension Regulation Division

Note: This waiver comes into effect ONLY AFTER it is delivered to the financial institution that looks after the owner's LIRA or LIF.

It is an offence under the Criminal Code for anyone to knowingly make or use a false document with the intent that it be acted upon as genuine.

This form is approved by the Superintendent of Pensions under the Pension Benefits Act.

Questions? Email pensionreg@novascotia.ca

How we define financial institution, spouse and waiver

Financial institution – a bank, a credit union, an insurance company, or any organization that invests money in financial assets

Spouse

- The person you are married to.
- The person you are married to, if the marriage hasn't been legally ended.
- The person you thought you were married to, if you are still living together.
- The person you thought you were married to, if you have lived together within the last 12 months.
- The person you are living with as a registered domestic partner under the Vital Statistics Act.
- The person you have been living with in a conjugal relationship for at least one year, if neither of you are married to someone else.
- The person you have been living with in a conjugal relationship for at least three years, even if one or both of you are married to someone else.

Waiver – a written agreement in which a person gives up a right to something to which they would ordinarily be entitled. For example, a written agreement in which a spouse gives up the right to receive pension benefits to which they would ordinarily be entitled.