



Department of Labour and Workforce
Development
Pension Regulation Division
PO Box 2531, Halifax, NS B3J 3N5

Form 4 - Spousal Waiver of Joint and Survivor Pension
(Section 54 of the Act)

I, _____, am the spouse, within the meaning of the Pension Benefits Act, of _____ (name of member/former member) who is entitled to a pension benefit under the _____ (name of plan)

I am aware that, in the absence of a waiver, a pension payable to a former member who has a spouse on the date that the payment of the first installment of the pension is due must be paid as a joint and survivor pension as required by Section 52 of the Pension Benefits Act.

I understand that I may waive my right to receive a survivor pension, equal to at least 60% of my spouse's pension benefit, should my spouse predecease me. The waiver of my right will enable my spouse to elect an alternative form of pension which may not provide a survivor pension to me or may provide a survivor pension that is less than the 60% minimum, subject to the provisions of the pension plan.

I hereby waive my right to a joint and survivor pension as required by Section 52 of the Act. The signature of my spouse, below, serves as an acknowledgment that he or she agrees to such a waiver. I understand that we may jointly revoke this waiver at any time prior to the date of the commencement of payment of the pension benefit.

Dated at _____ (city or town) in the Province of _____, this ____ day of _____ (month), _____ (year).

SIGNATURE OF SPOUSE

WITNESS TO SIGNATURE OF SPOUSE

SIGNATURE OF MEMBER
OR FORMER MEMBER

WITNESS TO SIGNATURE OF MEMBER
OR FORMER MEMBER

Prior to completing this form, each party should consider obtaining independent advice concerning their individual rights and the effect of this waiver.

N.B. This waiver is not effective unless it is delivered to the administrator or the insurance company, where appropriate, within the twelve month period immediately preceding the commencement of payment of the pension benefit as required by subsection 54(2) of the Nova Scotia Pension Benefits Act.
97-488, N.S. Reg. 89/97.
Schedule II replaced: O.I.C.