

Department of Labour
and Immigration
Manitoba Pension Commission

**SPOUSE'S/COMMON-LAW PARTNER'S
DECLARATION TO GIVE UP MINIMUM
66²/₃% JOINT AND SURVIVOR PENSION
FROM RPPs, LIRAs, LIFs AND LRIFs**

I, _____, am the "spouse"/"common-law partner" (as described below) of

(name of retiring member/owner)

The retiring member/owner earned benefits under a pension plan regulated by the *Pension Benefits Act of Manitoba* ("the Act").

The Act defines "spouse" and "common-law partner" as follows:

"spouse" where used in relation to another spouse means the person who is married to that other spouse, and "spouses" mean two persons who are married to each other;

"common-law partner" of a member or former member means

- (a) a person who, with the member or former member, registered a common-law relationship under section 13.1 of *The Vital Statistics Act*, or
- (b) a person who, not being married to the member or former member, cohabited with him or her in a conjugal relationship
 - (i) for a period of at least three years, if either of them is married, or
 - (ii) for a period of at least one year, if neither of them is married;

"common-law relationship" means the relationship between two persons who are common-law partners of each other.

I understand that the Act requires that every pension plan shall provide that the pension payable to a member who is married or in a common-law relationship at the time the pension payments begin shall be a joint pension payable during the lives of the member and the spouse or partner of the member which joint pension may decrease by not more than 1/3 on the death of either the member or the spouse or partner.

However, I understand that if I choose to sign this waiver form and it is filed with the plan administrator/financial institution, I give up my rights to the minimum 66²/₃% joint and survivor pension. I further understand that signing this waiver means that the retiring member/owner may choose a pension that gives me a lower survivor benefit than the 66²/₃% joint and survivor pension.

I certify that:

- a) I have read this form and understand it,
- b) I have read and reviewed the retiring member's retirement statement or a statement from the financial institution showing the balance in the owner's account and know the amount of the benefit I am giving up,

