

**SPOUSAL WAIVER
PRE-RETIREMENT DEATH BENEFIT
University of Waterloo Pension Plan**



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

....., (name of member or former member) hereinafter the "member" or "former member", and, hereinafter (name of spouse) the "spouse"*, hereby certify that we are spouses as defined in the University of Waterloo Pension Plan.

We understand that, in the absence of a waiver, if the member or former member dies,

- a) prior to the payment of a deferred pension; or
- b) where the member continues in his or her employment after the normal retirement date, prior to the commencement of payment of pension benefits

then the person who is the spouse of the member or former member at the date of his or her death is entitled to receive a pre-retirement death benefit of either a lump sum payment or an immediate or deferred life annuity from the University of Waterloo Pension Plan, at the date of the member or former member's death.

We understand that we may waive the right of the spouse to receive any pre-retirement death benefit, in which case payment of a lump sum benefit will be made to either.

- a) a beneficiary designated by the member or former member; or
- b) the personal representative of the member or former member for distribution as part of his or her estate.

We hereby waive the right ofto receive any payment (name of spouse) under the University of Waterloo Pension Plan Text.

Dated at, in the Province of this day of (month) (year)

..... (signature of member or former member) (witness, other than spouse, to signature of member or former member)

..... (signature of spouse) (witness, other than member or former member, to signature of spouse)

****Spouse means at the time a determination of marital status is required, a person to whom the Member is:***

- a) legally married, provided the Member is not living separate and apart from that person; or***
- b) not legally married, but the Member and that person are cohabitating continuously in a conjugal relationship for at least one year; or***
- c) not legally married, but the Member and that person are cohabitating in a conjugal relationship of some permanence, and are jointly the natural or adoptive parents of a child, both as defined in the Family Law Act, 1986 (Ontario).***