



## Spouse's Waiver of Death Benefits Prior to Retirement

This form must be completed when the spouse of the member wishes to waive his or her entitlement to the pension death benefit should the member die before retirement.

This form must be completed and signed by the spouse outside the immediate presence of the member. **PLEASE SEND IN ORIGINAL FORM.**

This form is designed based on Saskatchewan legislation. Please contact PEPP if you are or were working outside Saskatchewan as your pension may be subject to the legislation of another province.

### SECTION A: MEMBER AND SPOUSE'S INFORMATION (Please print)

PEPP Member Number	Member's Last Name	Member's First Name and Initial
Mailing Address		City
Province	Postal Code	Member's PEPP Account Balance (day/month/year) \$ _____ as at ___ / ___ / _____
Spouse's Last Name	Spouse's First Name and Initial <small>(For definition of spouse, please refer to the PEPP Member Booklet)</small>	
Spouse's Mailing Address (if different from member's)		

### SECTION B: SPOUSE'S WAIVER OF DEATH BENEFIT PRIOR TO RETIREMENT

(Complies with Form 2.1 PBR)

I certify that I am the spouse (within the meaning of *The Public Employees Pension Plan Act* – see reverse, and section 2(1)(ff) of *The Pension Benefits Act, 1992*) of the above named member of the Public Employees Pension Plan (PEPP), bearing the Canada Revenue Agency (CRA) Registration Number 0578179 as being subject to the provisions of *The Pension Benefits Act, 1992*.

I understand that, as a spouse, I am entitled to the member's PEPP account balance (as stated in Section A) in the event of the member's death prior to retirement. This amount will change with future contributions to the Plan, any transfers made by the member and any return on investment.

I understand and declare that, by signing this waiver I am giving up entitlement, on the death of the member, to \_\_\_\_\_% of my pre-retirement death benefit payable pursuant to Section 21(4) of *The Public Employees Pension Plan Act* (see reverse for additional information). I waive these rights on behalf of myself, heirs and executors.

I understand that:

- depending on the percentage I have chosen to waive, I may receive **zero (\$0.00) dollars** as a death benefit pursuant to Section 33 of *The Pension Benefits Act, 1992* as a surviving spouse from PEPP in the event of the death of the member; and
- the payment of the pre-retirement death benefit pursuant to Section 33 of *The Pension Benefits Act, 1992* will be made to either:
  - a beneficiary designated by the member; or
  - the estate of the member if there is no validly designated beneficiary.

I understand I may revoke this waiver at any time prior to the date of the death of the member by providing written notice to the administrator of the pension plan.

## SECTION C: SIGNATURE OF SPOUSE AND WITNESS

This form must be completed in its entirety and signed, in the presence of a witness, outside the immediate presence of the member. The form must be filed with the administrators of the Public Employees Pension Plan (see address below).

***We strongly urge the spouse to seek independent legal advice before signing this waiver.***

\_\_\_\_\_  
Signature of Spouse (electronic signature will not be accepted)

\_\_\_\_\_  
Signature of Witness (must be an adult and cannot be the member)

Witnessed by me at the city/town/village of \_\_\_\_\_ in the  
province of \_\_\_\_\_, country of \_\_\_\_\_  
this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

\_\_\_\_\_  
Print Name of Witness

\_\_\_\_\_  
Address of Witness

## COMMENTS AND INSTRUCTIONS

This form must be completed when the spouse of the member wishes to waive his or her entitlement to the pension death benefit that is required under *The Public Employees Pension Plan Act*.

A "spouse" is:

- a person who is married to a member; or
  - if a member is not married:
    - a person in a common-law relationship with a member and who has been cohabiting in a conjugal relationship with a member for at least one year; or
    - a person in a common-law relationship with a member in which each of the two individuals is the natural or adoptive parent (legally or in fact) of the same child.
- A married spouse takes priority over another person, even if that person falls within the definition of a common-law spouse. A "conjugal" relationship implies that the relationship is exclusive therefore a member cannot have more than one spouse at any given time.

## Governing Legislation

Section 21(4) of *The Public Employees Pension Plan Act*, provides as follows:

**21(4)** If the member has a spouse, the member's beneficiary is deemed to be the spouse unless the spouse provides a written waiver of the spouse's entitlement to a benefit, or of a portion of the spouse's entitlement to a benefit, in a form acceptable to the board.

If you require copies of the above legislation, please contact Publications Saskatchewan, B19, 3085 Albert Street, Regina SK S4S 0B1. There is a nominal charge for the copies.

### For more information, please contact:

Public Employees Pension Plan (PEPP)  
c/o Plannera Pensions & Benefits  
110 - 1801 Hamilton Street  
REGINA SK S4P 4W3

Phone: 306-787-5442 (in Regina) or Toll free at 1-877-275-7377  
Email: [pepp@plannera.ca](mailto:pepp@plannera.ca)  
Website: [pepp.plannera.ca](http://pepp.plannera.ca)