



Department of Environment and Labour  
Pension Regulation Division

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

I, \_\_\_\_\_, am the spouse or common-law partner, within  
the meaning of the *Pension Benefits Act*, of \_\_\_\_\_ who is  
entitled to a pension benefit under the \_\_\_\_\_  
NAME OF MEMBER/FORMER MEMBER  
NAME OF PLAN

I am aware that, in the absence of a waiver, a pension payable to a former member who has a spouse or common-law partner 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 or common-law partner's pension benefit, should my spouse or common-law partner predecease me. The waiver of my right will enable my spouse or common-law partner to elect an alternative form of pension that 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, which would otherwise be required by Section 52 of the Act. The signature of my spouse or common-law partner, below, serves as an acknowledgment that he or she agrees to such a waiver.

I understand that I may revoke this waiver at any time prior to the date of the commencement of payment of the pension benefit.

Dated at \_\_\_\_\_ in the Province of \_\_\_\_\_  
on \_\_\_\_\_, \_\_\_\_\_

\_\_\_\_\_  
SIGNATURE OF SPOUSE OR COMMON-LAW  
PARTNER

\_\_\_\_\_  
WITNESS TO SIGNATURE OF SPOUSE OR  
COMMON-LAW PARTNER

\_\_\_\_\_  
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, as appropriate, within the 12-month period immediately preceding the commencement of payment of the pension benefit as required by subsection 54(2) of the *Pension Benefits Act*.