

**FORM 3.1 (Subsection 18(3.1))**  
**Spouse's or Common-Law Partner's Consent for the Transfer of a Pension Benefit Credit**

I, \_\_\_\_\_, hereby certify  
*(Name of spouse or common-law partner)*

that I am the spouse or common-law partner as defined by the [Pension Benefits Standards Act, 1985](#),

of \_\_\_\_\_.  
*(Name of plan member)*

I understand that my spouse or common-law partner has elected to transfer their pension benefit credit and that my written consent is required to enable my spouse or common-law partner to do so.

I understand that:

- (a)** transferring the pension benefit credit will allow my spouse or common-law partner to manage their own pension fund and will allow flexibility in determining the amount that will be paid to my spouse or common-law partner in each calendar year;
- (b)** the transferred funds may be used to purchase a life annuity at a later date, but there is no requirement that the funds be used to purchase a life annuity;
- (c)** if the transferred funds are used to purchase a life annuity, the life annuity must be in the joint and survivor form unless I waive my entitlements by signing a separate waiver form within 90 days before the day on which the annuity payments begin.

I further understand that transferring the pension benefit credit to a retirement savings plan of the prescribed kind will allow my spouse or common-law partner to withdraw some of the funds each year, subject to any minimum and maximum withdrawal limits. I understand, however, that the amount of pension income or survivor benefit available to me in later years may be significantly reduced if

- (a)** my spouse or common-law partner elects to withdraw the maximum amount permitted each year; or
- (b)** the investment performance is poor.

Nevertheless, I consent to the transfer of the pension benefit credit to a retirement savings plan of the prescribed kind and certify that:

- (a)** I have read this form and understand it;
- (b)** neither my spouse or common-law partner nor anyone else has put any pressure on me to sign this form;
- (c)** I realize that
  - (i)** this form only gives a general description of the legal rights I have under the [Pension Benefits Standards Act, 1985](#) and the [Pension Benefits Standards Regulations, 1985](#), and
  - (ii)** if I wish to understand exactly what my legal rights are I must read the [Pension Benefits Standards Act, 1985](#) and the [Pension Benefits Standards Regulations, 1985](#) or seek legal advice; and
- (d)** I realize that I am entitled to keep a copy of this consent form.

*Continued next page . . . .*

To consent to the transfer, I sign this consent form at \_\_\_\_\_

on \_\_\_\_\_, 20\_\_\_\_.

Name and registration number of pension plan of my spouse or common-law partner: Co-operative Superannuation Society (CSS) Pension Plan (#0345868).

Signature of spouse or common-law partner X \_\_\_\_\_

Address of spouse or common-law partner \_\_\_\_\_

\_\_\_\_\_  
*(home telephone number):* \_\_\_\_\_

*(work telephone number):* \_\_\_\_\_

STATEMENT OF WITNESS

I certify that:

**(a)** My full name is: \_\_\_\_\_

**(b)** My address is: \_\_\_\_\_

**(c)** I witnessed \_\_\_\_\_ sign this waiver.  
*(Name of spouse or common-law partner)*

Signature of witness X \_\_\_\_\_

*(home telephone number):* \_\_\_\_\_

*(work telephone number):* \_\_\_\_\_