

To be completed by the Member's Spouse if the Member is requesting a transfer of funds to a Life Income Fund (LIF)

Spouse's Consent to a Transfer to a Life Income Fund (LIF)

I, (print or type full name of "spouse" – see definition below) _____,
am the spouse, as defined in the *Pension Benefits Act* of Ontario (ON PBA) of (print or type full name of the member or former member)

_____ who has requested a transfer of locked-in money from the
Co-operative Superannuation Society (CSS) Pension Plan. Once transferred, such locked-in money remains subject to the provisions of the
ON PBA and its supporting regulations.

I am aware that the administrator of the CSS Pension Plan may not comply with a request to transfer locked-in money to a LIF unless the
written consent of the spouse is obtained.

I am aware that there is no requirement under the ON PBA and its supporting regulations for a spouse to provide such written consent. It is
solely at the option of the spouse to provide written consent.

I understand the potential implications of my consenting to this arrangement, and I have had the opportunity to obtain independent financial
advice.

I understand that by providing written consent, I am not waiving my rights under the ON PBA and its supporting regulations to survivor
benefits or benefits which may be available on relationship breakdown.

I understand that as the spouse of the owner of the LIF at the owner's date of death, I will be entitled to receive survivor benefits as his or her
surviving spouse in accordance with the ON PBA and its supporting regulations.

I certify that my spouse and I are not living separate and apart. I hereby consent to the transfer of my spouse's locked-in money from the CSS
Pension Plan to a LIF.

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

Spouse's signature: x _____

Spouse's address: _____

Witness' signature: x _____

Witness' name: _____

Witness' address: _____

Prior to completing this form, a spouse should consider obtaining independent legal and financial advice concerning individual rights and the
effect of consent.

Definition:

Ontario Benefits Act, Section 1:

"spouse" means, except where otherwise indicated in this Act, either of two persons who,

- (a) are married to each other, or
- (b) are not married to each other and are living together in a conjugal relationship,
 - (i) continuously for a period of not less than three years, or
 - (ii) in a relationship of some permanence, if they are the parents of a child as set out in section 4 of the *Children's Law Reform Act*.