

SECTION 3 – SPOUSAL WAIVER

I understand that according to the *Quebec Supplemental Pension Plans Act* I am entitled to a benefit if my spouse dies before payment of his or her pension commences. **Under the pension plan, this benefit is equal to the value of the pension accumulated by my spouse.**

In addition, also according to the law, I can waive my right to the death benefit provided under the pension plan. I understand that if I decide to waive my right to the death benefit, my waiver will enable my spouse to choose another beneficiary—in this case, I would not receive any death benefit from the pension plan if my spouse dies before payment of his or her pension commences—or designate me as a beneficiary of part of the death benefit only.

I declare that I have read the above text and that I was given the opportunity to consult an independent counsel and ask all the questions necessary for me to make a sound decision.

I hereby waive my right to the benefit that would be payable to me under the pension plan in the event of my spouse's death before payment of his or her pension commences.

I understand that I can revoke this waiver by sending a written notice to the pension plan administrator **before my spouse dies.**

Signature of spouse

Date

Signature of witness

Date