

Please forward completed form to: Desjardins Financial Security
Contract Administration, Individual Savings
1150, rue de Claire-Fontaine
Québec (Québec) G1R 5G4
Phone: 1-877-647-5435
desjardinslifeinsurance.com

 Please print

Spousal Waiver

I, _____ am the spouse*,
Name of member's/former member's spouse (last name and first name)

within the meaning of the "Quebec Supplemental Pension Plan Act (the Act)", of _____
Name of member/former member

who is entitled to a pension benefit under the _____
Name of plan

I am aware that, in the absence of a waiver, a pension payable to a member/former member who has a spouse on the date that the payment of the first instalment of the annuity is due must be paid as a joint and survivor annuity which cannot provide the spouse, upon the death of the member/former member with an annuity lower than 60% of the member/former member's annuity as required by the Act.

I understand that I may waive any right to a joint and survivor annuity of my spouse's annuity benefit. By waiving my right, my spouse will be able to elect an alternative form of annuity which: i) will provide me with no joint or survivor annuity or, ii) will provide me with a joint and survivor annuity at a lower rate than the one defined in the Act.

I hereby waive my right to a joint and survivor annuity as defined in the Act.

I understand that I may revoke this waiver at any time prior to the date of the commencement of payment of the member/former member's annuity.

Dated at _____ this _____
City and province Date (DD-MM-YYYY)

X _____
Signature of spouse

X _____
Signature of witness

* The term "**spouse**" within the meaning of the Quebec Supplemental Pension Plans Act means:

a person who is married to or in a civil union with a member or has been living in a conjugal relationship with a member who is neither married nor in a civil union, whether the person is of the opposite sex or the same sex, for not less than three years or for a period of not less than one year if:

- at least one child has been or is to be born of their union
- they have adopted, jointly, at least one child while living together in a conjugal relationship
- one of them has adopted at least one child who is the child of the other, while living in a conjugal relationship.