



Form 1.1
[Subclause 29.1(4)(b)(ii)]

SPOUSE'S CONSENT TO TRANSFER FROM A POOLED REGISTERED PENSION PLAN OR A POOLED RETIREMENT SAVINGS ACCOUNT CONTRACT TO A REGISTERED RETIREMENT INCOME FUND CONTRACT

I, _____, certify that I am the spouse
(print or type full name of spouse)

within the meaning of clause 2(1)(p) of The Pooled Registered Pension Plans (Saskatchewan) Act (the "Act") of

(print or type full name of member)

("the owner") who is a member of a pooled registered pension plan ("the account") or the owner of a pooled retirement savings account contract ("the PRSA") that is subject to the provisions of the Act.

- 1. I understand that the owner wants to transfer his or her account or PRSA to a registered retirement income fund contract ("the contract") in accordance with section 29.1 of The Pension Benefits Regulations, 1993, and that my written consent is required to enable the owner to make the transfer.
2. I understand that transferring the account or PRSA to the contract will allow the owner to manage the money in the contract, subject to the minimum annual withdrawal payment required by the Income Tax Act (Canada).
3. I also understand that there is no maximum withdrawal restriction imposed under the contract and that the owner may withdraw part or all of the balance of the money in the contract at any time.
4. I certify that this consent is being signed freely and voluntarily without any compulsion on the part of the owner and outside the immediate presence of the owner.

In witness whereof, I sign this waiver at _____

this _____ of _____, 20 _____ in the presence of

(print or type name of witness)

of _____
(address of witness)

_____ (Signature of witness) _____ (Signature of Spouse)

COMMENTS AND INSTRUCTIONS
FORM 1.1
SPOUSE'S CONSENT TO TRANSFER
FROM A POOLED REGISTERED PENSION PLAN OR A POOLED RETIREMENT SAVINGS ACCOUNT
CONTRACT TO A REGISTERED RETIREMENT INCOME FUND CONTRACT

This consent must be completed by the spouse of a member ("member") of a pooled registered pension plan ("PRPP") that holds a pooled registered pension plan account ("account") or the holder ("holder") of a pooled retirement savings account contract ("PRSA"), where the account or PRSA is subject to the provisions of *The Pooled Registered Pension Plan (Saskatchewan) Act* ("Act") and where the member or holder (collectively referred to as "owner") wants to transfer his or her benefit entitlement to a registered retirement income fund contract ("pRRIF") that is subject to the terms of *The Pension Benefits Act, 1992* (the "Act").

This consent must be completed and signed by the spouse if the owner has assets in:

- A PRPP, or
- a PRSA

and the owner wishes to transfer to a pRRIF.

There is no maximum limit on the amount that may be withdrawn from the pRRIF. The owner of the pRRIF could withdraw the entire balance in the PRSA leaving the spouse with no benefit payable on the death of the owner. Prior to signing this consent form, the spouse should seek the advice of a lawyer and a qualified financial advisor.

Under the Act, "spouse" means:

- (a) a person who is married to a member; or
- (b) if a member is not married, a person with whom the member is cohabiting as spouses at the relevant time and who has been cohabiting continuously with the member as his or her spouse for at least one year prior to the relevant time.

The consent must be:

- completed in its entirety;
- signed by the spouse, in the presence of a witness, outside of the immediate presence of the owner; and
- filed with:
 - the administrator of the account, if the transfer is from a PRPP, or
 - the issuer of the PRSA, if the transfer is from a PRSA

We strongly urge the spouse to seek independent legal advice before signing this consent.