The Pension Plan of The United Church of Canada

Waiver of Pre-retirement Death Benefit

by spouse of member or former member employed in PEI

Registration #0355230 (the "Pension Plan")

Under the Pension Plan terms, in relation to a member or former member employed in PEI, "spouse" means the person who:

- a) is married to the member or former member; or
- b) has entered into a marriage with the member or former member that is voidable or void; or
- c) is not married to the member or former member but has cohabited in a conjugal relationship with the member or former member continuously for a period of at least three (3) years; or
- d) is not married to the member or former member but is cohabiting with the member or former member in a conjugal relationship, and together they are the natural or adoptive parents of a child as defined in the *Family Law Act* (Prince Edward Island).

Name of spouse of member or former member	I,	am or was the spouse, within the meaning of the Pension Plan, of		
Name of member or former member				
		who is or was entitled to a pension benefit	under the Pension Plan.	
	I understand that the terms of the Pension Plan provide that if my spouse dies,			
	a)	before payment of the first instalment of h	is or her deferred pension or pension is due; or	
	b)	where my spouse continues in his or her employment after the normal retirement date, prior to the commencement of payment of pension benefits,		
	then I am entitled to receive a pre-retirement death benefit of either a lump sum payment or an immediate or deferred pension from the Pension Plan at the date of my spouse's death if I am not living separate and apart from my spouse at that time.			
	I understand that I may waive my right to receive any pre-retirement death benefit by signing this waiver.			
	I understand that if I sign this waiver, I will not be paid any pre-retirement death benefit provided by the terms of the Pension Plan. Instead, payment of this benefit will be made to either,			
	a)	a beneficiary designated by my spouse; o	r	
	b)	the personal representative of my spouse for distribution as part of his or her estate.		
		I hereby waive my right to receive any pre-retirement death benefit provided by the terms of the Pension Plan by signing this waiver in the presence of a witness.		
	I understand that I may cancel this waiver at any time prior to the date of my spouse's death.			
Day, Month, Year	Da	ted this day of		
	Sig	nature of witness	Signature of spouse of member or former member	
	Nai	me and address of witness (printed)		

NOTE: Prior to completing this form, each party should consider obtaining independent legal advice concerning their individual rights and the effect of this waiver.

NOTE: This waiver is not effective unless it is **delivered to the administrator of the Pension Plan** as required by the terms of the Pension Plan.