

# Form 9 Spousal Consent to Transfer to a LIF or to a Variable Benefit

## ► Why complete this form?

Complete this form if the following statements are true:

- You are the spouse of one of the following:
  - a member or former member of a pension plan
  - the owner of a locked-in retirement account (LIRA) or of a life income fund (LIF)
- You live with your spouse.
- Your spouse earned the pension while working in Nova Scotia for an organization that is regulated by the Province of Nova Scotia.
- The member, former member, or owner wants to make one of the following transfers:
  - a transfer of their pension benefits, LIRA, or LIF to the variable pension benefits provision of their defined contribution pension plan
  - a transfer of pension benefits or LIRA to a LIF
- You consent to the transfer described above.

**Before you complete this form**, you should have a private conversation with your own lawyer about how this consent affects your individual rights.

## 1 ► Give information about the pension plan, LIRA, or LIF

Name of plan: \_\_\_\_\_  
\_\_\_\_\_

Registration number: \_\_\_\_\_

Name of the administrator or financial institution: \_\_\_\_\_

Address: \_\_\_\_\_

Postal code: \_\_\_\_\_ Phone number: \_\_\_\_\_

## 2 ► Give information about the member, former member, or owner

Last name: \_\_\_\_\_

First name: \_\_\_\_\_ Middle name: \_\_\_\_\_

Address: \_\_\_\_\_

Postal code: \_\_\_\_\_ Phone number: \_\_\_\_\_

Date of birth (YYYY/MM/DD): \_\_\_\_\_

## 3 ► Give information about the spouse

Last name: \_\_\_\_\_

First name: \_\_\_\_\_ Middle name: \_\_\_\_\_

Address: \_\_\_\_\_

Postal code: \_\_\_\_\_ Phone number: \_\_\_\_\_

#### 4 ► Sign the certification and consent

I **certify** that I am the spouse of \_\_\_\_\_, the member, former member, or owner named in this form.

I **understand** that the member wants to do one of the following:

- transfer their pension benefits to a LIF
- transfer their LIRA to a LIF
- transfer their pension benefits to the variable pension benefits provision of their defined contribution pension plan
- transfer their LIRA or LIF to the variable benefits provision of their defined contribution pension plan

I **understand** that the member or former member needs my consent to do any of the actions listed in the previous paragraph and that by signing this form I give my consent.

I **understand** that transferring the pension benefit to a LIF or to the variable benefits account will allow my spouse to manage the pension fund and will allow some flexibility in determining when the money is spent.

I **understand** that a LIF or variable benefits account will allow my spouse to withdraw some of the money each year and that, as a result, there may be much less income available to me in later years.

I **understand** that any money left in the LIF or in the pension plan may be used to buy a life annuity but that my spouse is not required to buy a life annuity at any time.

I **understand** that if funds are used to buy a life annuity, the life annuity must be a joint and survivor annuity.

Signature of spouse: _____	Date (YYYY/MM/DD): _____
Signature of witness: _____	Date (YYYY/MM/DD): _____

This consent must be signed before a witness. Your witness

- must be at least 18 years of age
- must NOT be your spouse
- must see you sign the form
- must sign, print their name, and date this form immediately after seeing you sign and date this form

#### 5 ► Give information about the witness

Last name: \_\_\_\_\_

First name: \_\_\_\_\_ Middle name: \_\_\_\_\_

Address: \_\_\_\_\_

Postal code: \_\_\_\_\_ Phone number: \_\_\_\_\_

#### 6 ► Give this consent to the administrator of the pension plan or the financial institution that looks after the owner's LIRA or LIF.

**Do not give this consent** to the Department of Finance and Treasury Board, Pension Regulation Division

**Note:** This consent comes into effect ONLY AFTER it is delivered to the administrator of the pension plan or the financial institution that looks after the owner's LIRA or LIF.

*It is an offence under the Criminal Code for anyone to knowingly make or use a false document with the intent that it be acted upon as genuine.*

*This form is approved by the Superintendent of Pensions under the Pension Benefits Act.*

**Questions? Call 902-424-8915 or email [pensionreg@novascotia.ca](mailto:pensionreg@novascotia.ca)**

## How we define spouse, former member, owner, financial institution, and consent

### Spouse

- The person you are married to.
- The person you are married to, if the marriage hasn't been legally ended.
- The person you thought you were married to, if you are still living together.
- The person you thought you were married to, if you have lived together in the last 12 months.
- The person who is your registered domestic partner under the Vital Statistics Act.
- The person you have been living with in a sexual relationship for at least one year, if neither of you are married to someone else.

The person you have been living with in a sexual relationship for at least three years, even if one or both of you are married to someone else.

Member – member of a pension plan

**Former member** – a person who is entitled to pension benefits and

- is no longer employed by the organization that provides the pension
- is no longer a member of the pension plan

**Note:** A person who had the right to some pension benefits earned by a spouse and is no longer in a relationship with that spouse is NOT considered a former member.

**Owner** – the owner of a locked-in retirement account (LIRA) or a life income fund (LIF)

**Financial institution** – a bank, a credit union, an insurance company, or any organization that invests money in financial assets

**Consent** – permission or approval to do something