

SCHEDULE B  
(Section 9)

CONSENT TO WITHDRAWAL BY NON-RESIDENT  
UNDER THE POOLED REGISTERED PENSION PLANS (MANITOBA) ACT

I, \_\_\_\_\_, am the cohabiting spouse or common-law partner  
(as described below) of \_\_\_\_\_.  
(name of member)

The member is subject to *The Pooled Registered Pension Plans (Manitoba) Act* ("the Act") and the *Pooled Registered Pension Plans (Manitoba) Regulation* ("the Regulation").

I understand that under the Act:

- Because the member is considered a non-resident for purposes of the *Income Tax Act (Canada)*, the member may withdraw the funds in his or her pooled registered pension plan account as a lump sum.
- My written consent is needed to allow the member to withdraw the funds.
- If I sign this consent, the funds will no longer be available to me
  - as a 60% joint life annuity, if the funds are transferred into an annuity before the member dies;
  - as a survivor benefit or death benefit, if the member dies before the funds are transferred into an annuity; or
  - as a spouse, former spouse or common-law partner if the funds are divided under the Act because of a breakdown of the relationship.

I certify that:

- I have read this consent and understand it.
- I have read the statement provided under section 9 of the Regulation.
- I am aware of the consequences of consenting to the withdrawal and consent to the withdrawal despite of the consequences.
- I am not living separate and apart from the member by reason of a breakdown of our relationship.
- The member is not present while I am signing this form.
- I am signing this consent of my own free will without duress, coercion or compulsion of any kind.
- I realize that this form only gives a general description of the legal rights I have under the Act and the Regulation, and if I want to understand exactly what my legal rights are, I must read the Act and the Regulation and seek legal advice.

I hereby consent to the lump sum withdrawal by the non-resident member by signing this form in the presence of a witness.

I sign this form at \_\_\_\_\_  
(city/town) (province/territory/state) (country)

this \_\_\_ day of \_\_, 20\_\_.  
(signature of cohabiting spouse or common-law partner)

I witness the signature of the cohabiting spouse or common-law partner who signed this form before me without the member being present.

\_\_\_\_\_  
(print name of witness)

\_\_\_\_\_  
(print address of witness)

\_\_\_\_\_  
(signature of witness)

## **COMMENTS AND INSTRUCTIONS**

This form must be completed by the cohabiting spouse or common-law partner of a member if the member wants to withdraw the funds in his or her pooled registered pension plan (PRPP) as a lump sum because the member is no longer a resident of Canada.

**Before completing this form, you should consider obtaining independent legal advice and speak to a financial advisor who can explain the implications of this consent.**

This form must be

- completed in its entirety;
- signed by the member's cohabiting spouse or common-law partner while the member is not present;
- witnessed;
- filed with the administrator; and
- used for funds in a PRPP subject to *The Pooled Registered Pension Plan (Manitoba) Act*.

For further information please contact the PRPP administrator.

### **Definitions for the Purpose of this Consent**

**Administrator** means the administrator of the applicable pooled registered pension plan.

**Cohabiting spouse or common-law partner** means a spouse or common-law partner from whom the member is not living separate and apart by reason of a breakdown of the relationship.

**60% joint life annuity** means the joint life annuity to which a cohabiting spouse or common-law partner is entitled under section 9 of *The Pooled Registered Pension Plans (Manitoba) Act*. This annuity provides a survivor pension to the cohabiting spouse or common-law partner that is 60% of the pension paid during the member's lifetime.

**Member** means a person with a PRPP account subject to *The Pooled Registered Pension Plans (Manitoba) Act*.

### **References**

*Pooled Registered Pension Plan Regulation*, section 9