

Form E
[Clauses 16(12)(c) and (14)(b)]
**SPOUSE'S CONSENT TO WITHDRAWAL UNDER
A POOLED RETIREMENT SAVINGS ACCOUNT CONTRACT**

I, _____
(print or type full name of spouse)

certify that I am the spouse within the meaning of clause 2(1)(p) of *The Pooled Registered Pension Plans (Saskatchewan) Act* of

(print or type full name of member)

(hereinafter called "the owner") who is the owner of a pooled retirement savings account contract (hereinafter called "the contract") that is subject to the provisions of the Act.

1. I understand that:
 - (a) The owner intends to withdraw funds from the contract and that my written consent is required to enable the owner to make the withdrawal;
 - (b) As long as those funds are kept in the contract, I may have a right to share in those funds if there is a breakdown in spousal relationship or if the owner dies;
 - (c) If any funds are withdrawn from the contract, I may lose any right that I have to a share of the funds withdrawn;
 - (d) When funds are withdrawn from any contract, the funds may lose the creditor protection provided by the Act;
 - (e) When funds are withdrawn from any contract, the funds may be taxable under the *Income Tax Act* (Canada) or other legislation; and
 - (f) I may need to seek professional advice about the financial and legal implications of any withdrawal.
2. I consent to the owner's application to withdraw as a lump sum his or her funds in the contract.
3. 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.
4. I understand that this consent is not valid if it is signed more than 90 days before the withdrawal of the funds from the contract.

In witness whereof, I sign this consent 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 E
SPOUSE'S CONSENT TO WITHDRAWAL UNDER
A POOLED RETIREMENT SAVINGS ACCOUNT CONTRACT

This form must be completed by the spouse of an owner of a pooled retirement savings account contract ("contract") that is subject to the provisions of *The Pooled Registered Pension Plans (Saskatchewan) Act* ("Act"), if the owner wants to withdraw funds from the contract pursuant to subsection 16(14) of *The Pooled Registered Pension Plans (Saskatchewan) Regulations* ("Regulations"), for reasons of shortened life expectancy; or pursuant to subsection 16(12) of the Regulations, for reasons of non-residency.

If the owner has a spouse, the withdrawal can only proceed if the spouse has consented to the withdrawal by completing this form. This form, once completed, must be attached for Form D, and has the effect of consenting to the withdrawal only with respect of benefit entitlements in the accounts and funds listed on Form D.

Specific to a withdrawal pursuant to the non-residency provisions, the owner must not have resided in Canada for at least two consecutive years, the owner must have completed Form D, and the owner must have been determined by the Canada Revenue Agency (CRA) to be a non-resident of Canada for the purposes of the *Income Tax Act* (Canada). A copy of CRA's determination must be attached to the completed Form D.

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 form must be:

- completed in its entirety;
- signed by the spouse, in the presence of a witness, and outside the presence of the owner;
- signed by the spouse not earlier than 90 days prior to the date of the withdrawal;
- filed with the issuer of the contract; and
- accompanied by a completed Form D.

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