

• In this document, care has been taken to eliminate sexual stereotyping when making gender references.

In accordance with the definition contained in article 85 of the Quebec Supplemental Pension Plans Act,

I, the undersigned, _____ of: _____
Participant's spouse's name

hereby declare that I am the spouse of participant _____, of: _____
Participant's name

who is entitled to a pension under the _____
Name of Plan

RRQ (*Régie des rentes du Québec*) Registration No.: _____

I acknowledge that under article 87 of said Act, and in the absence of my waiver, the pension payable to the above participant's spouse must be a joint and survivor pension of at least 60% of the participant's pension.

I acknowledge I may waive my rights to the joint and survivor pension of at least 60% of the participant's pension if he predeceases me. Having waived my rights, my spouse may choose to receive another type of pension which could, at the time of his death, give me a pension inferior or superior to 60%, or even nothing at all.

I hereby waive my rights to a joint and survivor pension as required by article 87 of the afore mentioned Act.

Furthermore, my spouse also accepts this waiver.

We understand we may, at any time before the first payment of the pension to the participant, request a cancellation of the present waiver.

Signed at _____ in the province of _____

This _____ day of _____ 20_____

X

Spouse's signature

X

Witness to spouse's signature (Facultative)

X

Participant's signature

X

Witness to participant's signature (Facultative)

Article 85

85. For the purposes of this subdivision, the spouse of a member is the person who, on the day of reference defined in the second paragraph,

- 1) is married to or in a civil union with the member;
- 2) has been living in a conjugal relationship with a member who is neither married nor in a civil union, whether the person is of the opposite or the same sex, for a period of not less than three years, or for a period of not less than one year if
 - at least one child is born, or to be born, of their union;
 - they have adopted, jointly, at least one child while living together in a conjugal relationship; or
 - one of them has adopted at least one child who is the child of the other, while living together in a conjugal relationship.

Spousal status.

Spousal status is established as of the day payment of the pension of the member begins or as of the day preceding the death of the member, according as the first or the second option is provided in the pension plan, or if none, as of the first of such events. However, where the member dies without having received any refund or pension benefit under the pension plan other than the benefit provided for in section 69.1, spousal status shall be established as of the day preceding the death.

Birth or adoption of a child

For the purposes of subparagraph 2 of the first paragraph, the birth or adoption of a child during a marriage or civil union or a period of conjugal relationship prior to the period of conjugal relationship existing on the day as of which spousal status is established may qualify a person as a spouse.

Restriction.

Notwithstanding subparagraph 1 of the first paragraph, a person who is legally separated from bed and board on the day as of which spousal status is established is not entitled to any benefit under this subdivision unless the person is the member's successor or was named in a notice sent by the member under section 89.

Article 87

87. The spouse of a member is entitled to a pension from the death of the member if, before his death, the member was receiving any of the following pensions:

- 1) a pension, under this division, under section 92.1 or under subparagraph 2 or 3 of the first paragraph of section 93;
- 2) a pension the amount of which is adjusted to take into account an amount equal to the benefits determined under the Old Age Security Act (Revised Statutes of Canada, 1985, chapter O-9), the Act respecting the Québec Pension Plan (chapter R-9) or a similar plan within the meaning of paragraph u of section 1 of the latter Act;
- 3) a temporary pension under section 91.1;
- 4) a bridging benefit referred to in the first paragraph of section 58.

Amount.

The amount of the spouse's pension shall be equal to or greater than 60% of the amount of the member's pension including, during the period of replacement, the amount of any temporary pension and, until the date on which the member, had the member survived, would have ceased receiving the temporary pension, the amount of the bridging benefit.

Actuarial equivalence.

The sum of the pension provided for the spouse and the member's pension, reduced accordingly, shall, on the date payment of the pension begins, be at least actuarially equivalent to the pension the member would have received had it not been for the benefit granted to the spouse by this section.