



MEPP *In-Depth*

Spousal Waiver at Retirement

This issue explains how your spouse can waive the right to a joint pension when you retire.

Spousal Waiver

If you have a spouse when you retire, your spouse is automatically your joint pensioner.

With a joint pension, a pension is paid as long as either you or your joint pensioner is alive. MEPP pays your pension to you as long as you live. If you die, MEPP pays the survivor benefit to your joint pensioner for as long as he or she lives.

Your spouse may waive the right to a joint pension by signing a [Spousal Waiver of Survivor Benefits at Retirement](#) form and submitting it to MEPP.

Your spouse cannot revoke the waiver once it has been filed with MEPP.

This waiver must be signed *before* a member with a spouse can select a single life pension with a 15-year guarantee period.

See [MEPP In-Depth - Pension Options](#) for further information about your options when you retire.

The most current definition of spouse can be found in the [MEPP In-Depth - Designation of Beneficiary \(Before Retirement\)](#).

Before Waiving Benefits

Before your spouse waives the right to the joint pension, you and your spouse should:

- investigate and fully understand the benefits payable to a joint pensioner under MEPP and when they are payable; and
- contact legal counsel to help you understand the implications of this waiver.

You, your spouse, and legal counsel may refer to the Acts and Regulations that govern spousal benefits for members of MEPP. These are the relevant federal and provincial acts and their related regulations.

- The *Income Tax Act* (Canada);
- The *Pension Benefits Act, 1992*; and
- The *Municipal Employees' Pension Act*.

These Acts and Regulations are available:

- from Publications Saskatchewan at 1-800-226-7302 (toll-free in Saskatchewan); or
- online at <http://www.publications.gov.sk.ca/freelaw>.

Filing a Waiver

To file a spousal waiver, your spouse must complete a [MEPP Spousal Waiver of Survivor Benefits at Retirement](#) form.

You or your spouse can obtain the form from Plannera or from the MEPP website at mepp.plannera.ca.

Your spouse must sign the form in the presence of a lawyer licensed to practice law in Saskatchewan. You may not be present when your spouse signs the waiver.

The lawyer must complete the [Certificate of Independent Legal Advice](#) that is part of the form. By completing this certificate, the lawyer indicates that he or she has fully explained your spouse's legal entitlement to a joint pension, and that your spouse has had an opportunity to ask questions about the entitlement being waived.

Naming Beneficiaries

If your joint pensioner completes a waiver and files it with MEPP, you must complete a [Designation of Beneficiary](#) form.

In this form, you must name one or more beneficiaries who will receive your pension payments to the end of the guarantee period if you die before it has ended.

If you do not name any beneficiaries, these pension payments would go to your estate until the end of the guarantee period.

Other Retirement Income

Your benefit from MEPP is only one source of retirement income. Other sources could include:

- Federal retirement income programs;
- Canada Pension Plan (CPP);
- Old Age Security (OAS); and
- Personal savings.

Contact **Employment and Social Development Canada** for information about federal pension programs. Visit www.sdc.gc.ca or call 1-800-277-9914 or 1-800-255-4786 (TTY).



The forms required for your MEPP pension application are available on the website.



Looking for more information? You'll find more information from these sources:

- [MEPP Member Booklet](#)
- [MEPP Matters](#) – the Plan newsletter
- [Your Path to Retirement Workshop Series](#) – a workshop for every stage of your career



Need assistance? Contact us using one of these convenient options:

Email: mepp@plannera.ca

Phone: 306-787-2684 (in Regina)
1-877-506-6377 (toll-free)

Fax: 306-787-0244

The information in this bulletin does not replace or supersede *The Municipal Employees' Pension Act* or *The Pension Benefits Act, 1992* or related regulations. In the case of error or discrepancy, the terms of the Acts and regulations apply.

