



FORM 2 (*Pension Benefits Standards Act* Regulation of British Columbia)  
IWA-Forest Industry Pension Plan (the “Plan”)

**SPOUSE’S WAIVER OF 60% LIFETIME SURVIVOR BENEFIT  
AND/OR BENEFICIARY RIGHTS FROM A PENSION PLAN  
AFTER PAYMENTS START**

**When to use this form:** Form 2 is used when the spouse of an Active Member or Deferred Member (“Member”) of a pension plan agrees to waive or give up their right to receive survivor’s benefits, if the Member dies after starting pension payments, for one or more of the following purposes:

- to permit the Member to elect a form of pension from a defined benefit or target benefit component of a pension plan that does not give the spouse a minimum 60% lifetime survivor’s benefit; or
- to permit the Member to designate a beneficiary other than the spouse for any remaining benefits in the pension.

**Right to a minimum 60% lifetime survivor’s benefit** - If a Member of a defined benefit or target benefit component of a pension plan dies after starting a pension, the Member’s spouse has the right to receive lifetime payments that are at least 60% of the payments that were paid to the Member, unless the spouse waives or gives up that right by signing Waiver A of this form.

**Beneficiary right** - If a Member of a defined benefit or target benefit component of a pension plan dies after starting a pension and the Member’s spouse has waived or given up the right to a minimum 60% lifetime survivor’s benefit, the spouse is entitled, as beneficiary, to any remaining benefits in the pension, unless the spouse waives or gives up that right by signing Waiver B of this form.

**When this form cannot be used:** A spouse cannot use this form to waive or give up their right to a minimum 60% lifetime survivor’s benefit if the Member has started receiving pension payments.

If the Member has died, a spouse cannot use this form to waive or give up their right, as beneficiary, to receive any remaining benefits in the Member’s pension.

A waiver made under this form is void and ceases to have any effect if the Member dies before pension payments start.

Form 4 [*Spouse’s Waiver of Beneficiary Right to Benefits in a Pension Plan Before Pension Payments Start*] is used when a spouse agrees to waive or give up their right, as beneficiary, to receive the Member’s benefits in a pension plan if the Member dies before starting the pension.

**When this form is not required:** Form 2 is not required if section 145 of the *Family Law Act* applies to determine the rights of the Member and spouse when the relationship ends. Confirmation that section 145 applies must be provided to the pension plan administrator.

[Please print]

<b>Spouse of Member [see definition of “spouse” in section 1 of this form]</b>	
Name _____	
Address _____	
Email address _____	
Telephone _____	
Name of Member _____	
Address _____	
Email address _____	
Telephone _____	
Name of pension plan holding funds:	IWA-Forest Industry Pension Plan
Address of Plan administrator:	Suite 2100, 3777 Kingsway, Burnaby, BC, V5H 3Z7
Plan’s provincial registration number:	P085995

**I confirm the following:**

1. I am the spouse of the Member. Being the Member’s “spouse” means:
  - a) I am married to the Member and have not been living separate and apart from that person for a continuous period longer than 2 years immediately preceding the date on which I sign this form; or
  - b) I have been living with the Member in a marriage-like relationship for a period of at least 2 years immediately preceding the date on which I sign this form.
2. I understand that because I am the Member’s spouse, the *Pension Benefits Standards Act* and the regulations under that Act give me the right to receive the following survivor’s benefits:
  - a) **if the Member dies before starting pension payments** - I have the right as beneficiary, after the Member’s death, to receive the Member’s benefits in the pension plan and any Locked-In Retirement Account, Life Income Fund or annuity purchased using those benefits, unless I waive or give up that right by signing Form 4 [*Spouse’s Waiver of Beneficiary Right to Benefits in a Pension Plan, Locked-in Retirement Account, Life Income Fund or Annuity Before Payments Start*];
  - b) **if the Member dies after starting pension payments** - After the Member’s death, I have the following rights:
    - i) in the case of a pension from a defined benefit or target benefit component of a pension plan or payments from an annuity purchased using the Member’s benefits in a pension plan, Locked-In Retirement Account or Life Income Fund,
      - (A) I have the right to receive lifetime payments that are at least 60% of the payments that were paid to the Member,

