



Form 10
Consent of Principal Beneficiary to
Withdraw Funds from a
Retirement Savings Arrangement
when a Non-Resident of Canada
Section 44.2 of the Pension Benefits Act, 1997 (the "Act")

Government of Newfoundland and Labrador
Digital Government and Service NL

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I, _____, am the principal beneficiary, within the meaning of
Print Your First and Last Name
the Act, of _____, who is the owner of a locked-in retirement
Print the Name of the Owner of the Account
savings arrangement with _____, with Specimen Plan
Name of Financial Institution
Number RSP/RIF: _____, and Individual Account Number: _____.

I understand that:

- a) the owner is making an application to withdraw the full amount of money from the locked-in retirement savings arrangement due to the owner no longer being a resident of Canada, and that the owner cannot withdraw the money from the locked-in retirement savings arrangement without my consent;
- b) as long as this money is kept in the locked-in retirement savings arrangement, I may have a right under the Act to a share of this money if there is a breakdown in our spousal relationship or if the owner dies;
- c) if any money is withdrawn from the locked-in retirement savings arrangement, I may irrevocably lose any right that I have to a share of the money withdrawn;
- d) it may be prudent to seek independent financial and/or legal advice prior to signing this form to ensure I understand the consequences of consenting to this withdrawal; and
- e) the witness to my signature cannot be the owner of the locked-in retirement savings arrangement.

I consent to the owner's application to withdraw the full amount of money from the locked-in retirement savings arrangement. I give my consent by signing and dating this consent in the presence of a witness who is not the owner of the locked-in retirement savings arrangement.

Signature of Principal Beneficiary of Owner	Date: YYYY MM DD
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Name of Witness to Signature of Principal Beneficiary (Printed) – Cannot be the owner of the locked-in retirement savings arrangement
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Signature of Witness	Date: YYYY MM DD
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"Principal beneficiary" means the spouse of the member or former member or, where the member or former member has a cohabiting partner, the member or former member's cohabiting partner, as those terms are defined in the Act.

Future benefits for a principal beneficiary may be valuable. Prior to completing this form, a principal beneficiary should consider obtaining independent advice concerning their individual rights and the effect of providing this consent. This form is not a substitute for legal advice.

This form is not effective unless it is signed and witnessed no more than 90 days prior to the date of the former member's application to withdraw pension benefits from their locked-in retirement savings arrangement is received by the financial institution.

PLEASE NOTE

This form is not to be submitted to the Pension Benefit Standards Division. If you have questions or comments regarding this form or the associated legislation, please contact the Pension Benefit Standards Division by mail: P.O. Box 8700, St. John's, NL, A1B 4J6, telephone: (709) 729-1039, or email: PensionRegulation@gov.nl.ca.

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