

MEPP *In-Depth*

Spouse's Waiver of Pre-Retirement Survivor Benefit

This issue provides information about designating a beneficiary who will receive the death benefit if you die before starting your pension.

Spousal Waiver

Your spouse is automatically entitled to 100 per cent of your death benefit if you die before you retire.

Your spouse may waive the right to your death benefit by signing a [Spousal Waiver of Pre-Retirement Survivor Benefit](#) form. (Note: Your spouse may revoke a spousal waiver at any time before you die.)

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 your death benefit, you and your spouse should:

- investigate and fully understand the benefits payable to a spouse under MEPP and when they are payable; and
- seek legal counsel to help you understand the implications of a 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*.

Note: You can access the Acts and Regulations from Publications Saskatchewan (formerly the Queen's Printer) online at www.publications.gov.sk.ca or by calling 1-800-226-7302 (toll-free in Saskatchewan)

Filing a Waiver

To file a spousal waiver, your spouse must complete a [Spousal Waiver of Pre-Retirement Survivor Benefit](#) form. To access the form, visit the MEPP website, click on the Member tab and then go to the Forms section. Or, call MEPP to request the form.

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Naming Beneficiaries

If your spouse completes a waiver and files it with PEBA, you must complete a [Designation of Beneficiary](#) form. In this form, you must name one or more beneficiaries who will receive the death benefit waived by your spouse. If the spouse changes their mind, and completes a [Spouse's Waiver of Pre-Retirement Survivor Benefit](#) form, the other beneficiaries become contingent.

If your spouse is not named as a beneficiary, they will not receive any portion of the death benefit.

If you do not name one or more beneficiaries, the death benefit waived by your spouse will be paid to your estate if you die.

For more information on beneficiary types, refer to [MEPP In-Depth - Designation of Beneficiary \(Before Retirement\)](#).



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@peba.gov.sk.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.