

SPOUSE OR COHABITING PARTNER CONSENT

**IN RESPECT OF THE ADDENDUM TO THE RETIREMENT INCOME FUND
DECLARATION OF TRUST ESTABLISHING A LOCKED IN RETIREMENT
INCOME FUND**

Newfoundland and Labrador

SIN Number of Fund Owner

Account Number of Fund Owner

Please note that the capitalized words have the same meaning attributed to them in the Declaration of Trust and/or the LRIF Addendum, as applicable.

Spouse or Cohabiting Partner Status of Fund Owner: I hereby represent that I:

- (Please check have a Spouse or Cohabiting Partner as defined in Section 1 of the Addendum.
(**Complete Consent**)
one box) do not have a Spouse or Cohabiting Partner as defined in Section 1 of the Addendum.

Consent of Spouse or Cohabiting Partner of Fund Owner: If I am a member or former member of the pension plan from which the locked-in pension assets originated and I have a Spouse or Cohabiting Partner, my Spouse or Cohabiting Partner must sign the following consent in order for me to enter into this LRIF arrangement and transfer locked-in pension assets into the Fund:

(Note: Before signing the following Consent, the spouse or cohabiting partner of the Fund Owner should consider obtaining legal advice concerning his/her individual rights and the effect of signing the Consent.)

I have read the Addendum and the Declaration of Trust. I confirm that I am the Spouse or Cohabiting Partner of the Fund Owner as defined in Section 1 of the Addendum. I hereby consent to the Fund Owner entering into this LRIF arrangement and transferring his/her locked-in pension funds into the Fund.

Print Name of Spouse or
Cohabiting Partner

Signature of Spouse or
Cohabiting Partner

Date

Print Name of Witness
(**Fund Owner/ Spouse/
Cohabiting partner cannot be
witness**)

Signature of Witness

Date

Print Name of Fund Owner

Signature of Fund Owner

Date

Print Name of Witness
(**Fund Owner/ Spouse/
Cohabiting Partner cannot be
witness**)

Signature of Witness

Date