

SPOUSAL CONSENT

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

Nova Scotia

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 LIF Addendum, as applicable.

Spousal Status of Fund Owner: I hereby represent that I:

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

Consent of Spouse 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, my Spouse must sign the following consent in order for me to enter into this LIF arrangement and transfer locked-in pension assets into the Fund:

(Note: Before signing the following Consent, the spouse 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 of the Fund Owner as defined in Section 1 of the Addendum. I hereby consent to the Fund Owner entering into this LIF arrangement and transferring his/her locked-in pension funds into the Fund.

Print Name of Spouse

Signature of Spouse

Date

Print Name of Witness

(Fund Owner/Spouse cannot be witness)

Signature of Witness

Date

Print Name of Fund Owner

Signature of Fund Owner

Date

Print Name of Witness

(Fund Owner/Spouse cannot be witness)

Signature of Witness

Date