



Government of Newfoundland and Labrador
Department of Government Services
Consumer and Corporate Affairs
Financial Services Regulation Division

DIRECTIVE NO. 15

Issued Under the Pension Benefits Act, 1997, effective January 1, 1997

DATED at St. John's, this 1st. Day of January, 1997

WINSTON MORRIS
Superintendent of Pension

Joint and Survivor Waivers

1. The persons entitled to a joint and survivor pension benefit may waive the entitlement by delivering to the administrator of a pension plan, a certified copy of Form 3.
2. The waiver is not effective unless the certified copy of Form3 is delivered to the administrator within the period of twelve months immediately preceding the commencement of payment of the pension benefit.