



**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**

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### **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 Form 3 is delivered to the administrator within the period of twelve months immediately preceding the commencement of payment of the pension benefit.