

Renaissance Investments
Definition of “Spouse”, “Common-law partner”, and
“Pension Partner” for the Purposes of Locked-In Plans Only
CIBC Asset Management Inc.

A “Spouse”, “Common-law partner”, or “Pension Partner” may be one of the following:

The account is governed by the Alberta pension legislation

A “pension partner” means, in relation to another person:

- a) a person who, at the relevant time, was married to you and had not been living separate and apart from you for 3 or more consecutive years, or
- b) if there is no person to whom sub-clause (a) applies, a person who, immediately preceding the relevant time, had lived with you in a conjugal relationship:
 - i) for a continuous period of at least 3 years, or
 - ii) of some permanence, if there is a child of the relationship by birth or adoption.

Note: Alberta pension legislation uses the term “pension partner” instead of “spouse”.

The account is governed by the British Columbia pension legislation

A “spouse” means, in relation to another person:

- a) a person who, at the relevant time, was married to that other person, and who, if living separate and apart from that other person at the relevant time, did not live separate and apart from that other person for longer than the 2-year period immediately preceding the relevant time, or
- b) if paragraph (a) does not apply, a person who was living and cohabiting with that other person in a marriage-like relationship, including a marriage-like relationship between persons of the same gender, and who had been living and cohabiting in that relationship for a period of at least 2 years immediately preceding the relevant time.

The account is governed by the Federal pension legislation (includes Territories)

A “common-law partner”, who in relation to an individual, means a person who is cohabiting with the individual in a conjugal relationship, having so cohabited for a period of at least one year;

Or, if there is no “common-law partner”,

A “spouse”, who in relation to an individual, includes a person who is party to a void marriage with the individual.

The account is governed by the Manitoba pension legislation

A “common-law partner” of a member or former member means:

- a) a person who, with the member or former member, registered a common-law relationship under section 13.1 of *The Vital Statistics Act*, or
- b) a person who, not being married to the member or former member, cohabited with him or her in a conjugal relationship:
 - i) for a period of at least three years, if either of them is married, or
 - ii) for a period of at least one year, if neither of them is married;

Or, if there is no “common-law partner”,

A “spouse” means, in relation to another spouse, the person who is married to that other spouse, and “spouses” means two persons who are married to each other.

The account is governed by the New Brunswick pension legislation

A “spouse” means either of two persons who:

- a) are married to each other,
- b) are married to each other by a marriage that is voidable and has not been avoided by a declaration of nullity, or
- c) have gone through a form of marriage with each other in good faith that is void and have cohabited within the preceding year;

**Renaissance Investments Definition of "Spouse", "Common-law partner", and "Pension Partner"
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A "common-law partner" means:

- a) in the case of the death of a member or former member, a person who, not being married to the member or former member, was cohabiting in a conjugal relationship with the member or former member at the time of the death of the member or former member and was cohabiting in a conjugal relationship with the member or former member for a continuous period of at least two years immediately before the death of the member or former member,
- b) in the case of the breakdown of a common-law partnership, a person who, not being married to the member or former member, was cohabiting in a conjugal relationship with the member or former member for a continuous period of at least two years immediately before the date of the breakdown of the common-law partnership, or
- c) in any other case, a person who, not being married to a member or former member at the particular time under consideration, is cohabiting in a conjugal relationship with the member or former member at that time and who has so cohabited for a continuous period of at least two years immediately before that time;

The account is governed by the Newfoundland and Labrador pension legislation

A "spouse" means a person who:

- a) is married to the member or former member,
- b) is married to the member or the former member by a marriage that is voidable and has not been voided by a judgment of nullity, or
- c) has gone through a form of a marriage with the member or former member, in good faith, that is void and is cohabiting or has cohabited with the member or former member within the preceding year.

A "cohabiting partner":

- a) in relation to a member or former member who has a spouse, means a person who is not the spouse of the member or former member who has cohabited continuously with the member or former member in a conjugal relationship for not less than 3 years, or
- b) in relation to a member or former member who does not have a spouse, means a person who has cohabited continuously with the member or former member in a conjugal relationship for not less than one year,

and is cohabiting or has cohabited with the member or former member within the preceding year.

The account is governed by the Nova Scotia pension legislation

A "spouse" means either of a man and woman who:

- a) are married to each other,
- b) are married to each other by a marriage that is voidable and has not been annulled by a declaration of nullity, or
- c) have gone through a form of marriage with each other, in good faith, that is void and are cohabiting or, if they have ceased to cohabit, have cohabited within the twelve-month period immediately preceding the date of entitlement;

"common-law partner" of an individual means another individual who has cohabited with the individual in a conjugal relationship for a period of at least two years, neither of them being a spouse;

"domestic partner" means an individual who is a party to a registered domestic-partner declaration made in accordance with the *Vital Statistics Act*.

The account is governed by the Ontario pension legislation

A "spouse" means either of two persons who:

- a) are married to each other, or
- b) are not married to each other and are living together in a conjugal relationship:
 - i) continuously for a period of not less than three years, or
 - ii) in a relationship of some permanence, if they are the natural or adoptive parents of a child, both as defined in the *Family Law Act*.

Note: A spouse who is living separate and apart from the owner on the date of the owner's death is not entitled to receive the value of the assets in the fund.

The account is governed by the Prince Edward Island pension legislation

Currently no legislation.

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The account is governed by the Quebec pension legislation

For the purposes of this subdivision, the spouse of a member is the person who, on the day of reference defined in the second paragraph:

- a) is married to or in a civil union with the member;
 - b) has been living in a conjugal relationship with a member who is neither married nor in a civil union, whether the person is of the opposite or the same sex, for a period of not less than three years, or for a period of not less than one year if:
 - i) at least one child is born, or to be born, of their union;
 - ii) they have adopted, jointly, at least one child while living together in a conjugal relationship; or
 - iii) one of them has adopted at least one child who is the child of the other, while living together in a conjugal relationship.
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The account is governed by the Saskatchewan pension legislation

A "spouse" means:

- a) a person who is married to a member or former member; or
- b) if a member or former member is not married, a person with whom the member or former member is cohabiting as spouses at the relevant time and who has been cohabiting continuously with the member or former member as his or her spouse for at least one year prior to the relevant time.