



## Purpose

This form is used to determine your spouse's or designated beneficiary's eligibility for Pension Plan death benefits. You must complete this form whenever necessary, including:

- when you enroll in the Pension Plan; or,
- when you begin receiving pension benefits; or,
- to declare a change in your spousal status (before or after you begin receiving pension benefits); or,
- to change or update your beneficiary designation (before or after you begin receiving pension benefits); or,
- if you apply to add a survivor pension benefit (after you begin receiving pension benefits).

## Definitions

**Spouse:** a person who is **one** of the following:

- legally married to you and is not living separate from you; or,
- not married to you but has been living with you in a conjugal relationship continuously for at least one year; or,
- not married to you but has been living with you in a conjugal relationship of some permanence (if you are the parents of a child as set out in section 4 of the Children's Law Reform Act).

A spouse must meet this definition on the date you begin to receive pension benefits or on your date of death (if earlier), to be eligible to receive a death or survivor pension benefit.

If you began receiving pension benefits prior to January 1, 1994, your spouse is eligible for a survivor pension if he or she meets the above definition on the date of your death. This applies to a spouse of the same sex if you were in receipt of a pension on or after January 1, 1999.

Your spouse must also qualify as your spouse or common-law partner for purposes of registered pension plans under the Income Tax Act.

### ***If your marital status changes after the commencement of your pension benefits***

If you have begun receiving pension benefits after December 31, 1993 and you married or became a common law spouse after this date, you can choose to have a portion of your pension paid to your spouse following your death, provided that **all** of the following conditions are met:

- a) you did not have a qualified spouse on the date of the first pension benefit payment, or, if you did, this person died or this person waived his or her rights to the survivor pension following a marriage or spousal relationship breakdown, in accordance with the Pension Benefits Act and as documented in a legal document, or has died; and,
- b) there is no court order, arbitration award or agreement affecting your pension pursuant to applicable family law in connection with the breakdown of your marriage or spousal relationship; and,
- c) any other relevant requirements of the Pension Benefits Act are met.

*Note: You can only choose to do this within one year of your spouse first qualifying under the terms of the Pension Plan. To provide the survivor pension, your pension will be adjusted so that your pension prior to the making this choice is of the same actuarial value as your pension and your survivor's pensions afterwards. The pension payable to your spouse cannot exceed the pension you were receiving immediately before your death.*

### **Division of pension assets:**

The division of pension assets following a marriage breakdown, separation or divorce, as set out in a separation agreement, a court order, arbitration award or divorce decree. Since January 1, 2012, the valuation and division of pension assets must comply with the Ontario Family Law Act and the Pension Benefits Act and related regulations. If the University is administering the pension division, please attach a copy of your documents.

**Dependent child:** your child, whether natural or adopted, who is dependent on you at the time you begin receiving pension benefit payments and meets **one** of the following requirements at the time of any benefit payment:

- is under the age of 19 in the calendar year of your death; or,
- attends an educational institution full time and is under the age of 27; or,
- is dependent on you by reason of mental or physical disability.

## SECTION 1

Complete the information required and provide a copy of your birth certificate or a valid legal document that has your name and date of birth as a proof of age.

## SECTION 2

Check the option that applies to you.

**SECTION 3:** Read this page prior to adding beneficiaries. Please note that you cannot change the name of the beneficiaries or add them using a power of attorney. For a designated beneficiary who is a minor residing in Quebec, the surviving parent is usually the guardian of his or her property.

**SECTION 4:** Always complete the Signature section. If your form is not signed and dated, the information is incomplete or false or supporting documentation is missing, your benefit entitlement might be affected.