

SPOUSAL DECLARATION AND BENEFICIARY DESIGNATION FORM

**Workplace Safety & Insurance Board Employees' Pension Plan (Registration No. 0579839) and
Workplace Safety & Insurance Board Employees' Supplementary Pension Plan (the "Plans")**

INSTRUCTIONS - THIS FORM IS TO BE COMPLETED BY THE PLAN MEMBER IN ONE OF THE FOLLOWING SITUATIONS:

- On Plan Enrollment (complete and return to the WISE Trust Pension Contact Centre)
- To Change/Update My Pension Records (complete and return to the WISE Trust Pension Contact Centre)
- On Retirement or Termination of Employment (complete and return with your retirement or termination package if you are electing a deferred or immediate pension)

When you have completed and signed this form, please return the signed original to the WISE Trust Pension Contact Centre **BUT** retain a copy for your files.

**WISE Trust Pension Contact Centre
c/o Willis Towers Watson
130 King St. West, Suite 1500, P.O. Box 424
Toronto, Ontario M5X 1E3**

PLEASE NOTE THAT:

Whether or not you have an Eligible Spouse is a question of fact based on your Applicable Pension Legislation so please refer to the definition of "Eligible Spouse" for your Applicable Pension Legislation as set out in Schedule A which is attached. If you are uncertain as to whether someone qualifies as your "Eligible Spouse" under Schedule A, or if you believe that there is more than one person who qualifies as your "Eligible Spouse", please contact the WISE Trust Pension Contact Centre at 1-855-242-1526.

This form replaces any previous spousal declarations and/or beneficiary designations which you have made under the Plans.

In the event of any future marriage or conjugal relationship, or of a breakdown of marriage or conjugal relationship, there may be an impact on your spousal status or beneficiary designation for Plan purposes. It is important that you keep the Company advised of any such change.

- You should advise the WISE Trust Pension Contact Centre and, as appropriate, you should update your spousal declaration. Note that if you had previously declared a person to be your Eligible Spouse and are changing the name of your Eligible Spouse you may be asked for proof that the previous person has lost his or her spousal status.
- Should you wish to change your beneficiary designation or if applicable, name or rename your former Eligible Spouse as a beneficiary you may do so by completing and returning a new Spousal Declaration and Beneficiary Designation Form to the WISE Trust Pension Contact Centre.

BELOW IS YOUR DECLARATION AND/OR DESIGNATION:

SECTION A – MEMBER INFORMATION (PLEASE PRINT)

NAME OF MEMBER:	Last name	First name	Middle name
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EMPLOYEE NUMBER: _____

APPLICABLE PENSION LEGISLATION: ONTARIO

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SECTION B – ELIGIBLE SPOUSE DECLARATION

In accordance with Applicable Pension Legislation, unless my Eligible Spouse has waived his or her entitlement to spousal death benefits, my Eligible Spouse is entitled to receive spousal death benefits under the Plans following my death, regardless of any beneficiary designation I have made. Accordingly, the beneficiary designation in Section D will apply only if I have no Eligible Spouse at the earlier of the date my pension commences or my date of death, or if my Eligible Spouse has completed a spousal waiver that is filed with the WISE Trust Pension Contact Centre.

SPOUSAL DECLARATION (check **one**)

I hereby declare that I currently have an Eligible Spouse, as defined by my Applicable Pension Legislation in Schedule A.

Name of Eligible Spouse: _____
Last name First name Middle name

Date of Birth of Eligible Spouse (yyyy/mm/dd) : _____ Gender: _____

Please answer only one of the following:

- (1) I married my Eligible Spouse on _____ (yyyy/mm/dd)
- (2) I have been living in a conjugal relationship with my Eligible Spouse since _____ (yyyy/mm/dd) and
 there is a child there is no child, involved in the determination of whether or not I have an Eligible Spouse, as set out under the definition of Eligible Spouse in my Applicable Pension Legislation.

I hereby declare that I do not have an Eligible Spouse.

SECTION C – CERTIFICATION REGARDING ASSIGNMENT OF PENSION (DO NOT COMPLETE THIS SECTION IF YOU ARE ENROLLING IN THE PLANS FOR THE FIRST TIME)

It is my responsibility to notify the WISE Trust Pension Contact Centre if any portion of my pension entitlements accrued under the Plan have been assigned to a former spouse under an agreement or court order following a conjugal breakdown. I remain responsible of any legal or financial consequences that could arise from an omission in this regard.

A portion of my pension entitlement under the Plans has been assigned by an agreement or a court order as a result of the breakdown of my marriage, conjugal relationship or Quebec civil union. A copy of such document dated _____ is attached to this Form.

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SECTION D – DESIGNATION OF BENEFICIARY

I understand that;

- In accordance with my Applicable Pension Legislation, my Eligible Spouse is entitled to certain spousal death benefits following my death, regardless of any beneficiary I may have designated.
- If I do not have an Eligible Spouse at the earlier of the date my pension commences or my death, or if my Eligible Spouse has waived the right to receive spousal death benefits, my beneficiary is entitled to the death benefit payable under the Plans. Therefore it is important to designate a beneficiary regardless of my current spousal status. I am aware that I may designate my Eligible Spouse, as identified under Section B, as my beneficiary under this Section D. However, I also understand that as long as no waiver of spousal death benefits has been filed, my Eligible Spouse determined at the earlier of the date of my pension commencement or death will be entitled to any death benefit payable under the Plans regardless of who I designate as my beneficiary.
- The Plans provide for certain death benefits to be paid to my Eligible Children, if any, regardless of any beneficiary designation.
- It may be appropriate to designate an individual other than my Eligible Spouse in the event that I do not have an Eligible Spouse on my date of death and I want the death benefit under the Plans to be paid to an individual other than my former Eligible Spouse.
- If my designated beneficiary is a minor at the time of my death, or is deemed to be incapable of handling his own affairs as a result of physical or mental infirmity, payment will be made, subject to any applicable legislation, to the person who is legally entitled to receive the payment on behalf of such individual.
- If a death benefit is payable to my Eligible Spouse, Eligible Children or beneficiary and I do not have an Eligible Spouse, Eligible Children or beneficiary, as the case may be, at the date of my death, any death benefit payable under the Plans following my death will be paid to my estate.
- This beneficiary designation will generally only apply if I have no Eligible Children at the time of my death.
- I reserve the right to change this beneficiary designation at any time in the manner and form permitted by applicable laws. My appointment of another beneficiary will automatically revoke any previously appointed beneficiary. I acknowledge that my beneficiary designation remains in effect until it is revoked in the manner and form permitted by applicable laws.

BENEFICIARY DESIGNATION

If I do not have an Eligible Spouse and/or Eligible Children at the date of my death, or my Eligible Spouse is permitted to and has waived the right to receive or is otherwise disentitled by law to the spousal death benefits, the person(s) named below as my beneficiary will receive any benefits that may be payable on my death under the Plans. Accordingly, I hereby designate the following beneficiary(ies):

BENEFICIARY DESIGNATIONS

DATE OF BIRTH:

Last name	First name	Middle name	YYYY	MM	DD	RELATIONSHIP	PERCENTAGE

Last name	First name	Middle name	YYYY	MM	DD	RELATIONSHIP	PERCENTAGE

Last name	First name	Middle name	YYYY	MM	DD	RELATIONSHIP	PERCENTAGE

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SECTION E – CERTIFICATION AND SIGNATURE

I understand that the information on this Spousal Declaration and Beneficiary Designation Form is being collected for the purposes of pension benefit management and administration. From time to time, the WISE Trust Pension Contact Centre will confidentially share information with other service providers, as is necessary, for the management and administration of the pension benefits under the Plans or any successor Plans. I authorize the collection, use and disclosure of such personal information for the purpose of pension benefit management and administration.

I understand that it is my responsibility to promptly advise the WISE Trust Pension Contact Centre in writing of any changes to my spousal status or my designation of beneficiary.

I hereby certify that I have carefully reviewed and fully understand the information and the implications of the information contained herein (including the information contained in Schedule A) and its related application to my circumstances and hereby confirm the facts and elections set out above. I further acknowledge that I have had an opportunity to seek the advice of my professional legal, estate and/or financial advisor.

DATE:

SIGNATURE OF MEMBER

PRINT NAME

____/____/____
YYYY MM DD

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Schedule A Applicable Pension Legislation and Key Definitions

The *Pension Benefits Act* (Ontario) governs your member rights and obligations under the Plan. The Applicable Pension Legislation generally refers to the legislation of the province where you report to work, regardless of where you live. If you do not report to an employer work establishment, then the Applicable Pension Legislation is the legislation of the province from which your remuneration is paid.

To determine the applicable definition of Eligible Spouse, please refer to the definition of Eligible Spouse for your Applicable Pension Legislation.

Eligible Spouse means: _____

Ontario

- (a) a person who is married to you; or
- (b) a person who is not married to you and is living with you in a conjugal relationship,
 - (i) continuously for a period of not less than 3 years; or
 - (ii) in a relationship of some permanence, if you are both the parents of a child as set out in section 4 of the *Children's Law Reform Act*.

Note: In Ontario, for the purposes of a pre-retirement death benefit or a post-retirement survivor pension, the term "Eligible Spouse" does not include a person who is living separate and apart from you on the date of your death or the date that payment of the first installment of your pension is due, as applicable.

Note: A future marriage or conjugal relationship breakdown may affect the right of an Eligible Spouse to receive spousal pre-retirement death benefits and/or a post-retirement survivor pension, or the Eligible Spouse's eligibility. Final spousal entitlement will be determined on the earlier of the date of your death and pension commencement as applicable.

Eligible Child(ren) includes: _____

A natural, an adopted, a step child, or a child that the person is acting in the role of a parent who is:

- (a) Under age 18; or
- (b) 18 or older but less than 25 and attending full-time, continuous education; or
- (c) 18 or older and suffers from a physical or mental disability that has prevented him or her from earnings a living since reaching 18 or since your death, whichever occurred most recently.