



# SPOUSAL DECLARATION AND BENEFICIARY DESIGNATION FORM

## 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 do not have a Spouse.
- I hereby declare that I currently have a Spouse, as defined by Applicable Pension Legislation.

Name of Spouse: \_\_\_\_\_  
Last name First name Middle name

Date of Birth of Spouse (yyyy/mm/dd): \_\_\_\_\_ Gender: \_\_\_\_\_

Type of Relationship (check one):

- Married
- Conjugal relationship

## SECTION C – CERTIFICATION REGARDING ASSIGNMENT OF PENSION BENEFIT

*It is my responsibility to notify the WISE Trust Pension Contact Centre if any portion of my pension entitlements accrued under the Plan has 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.

# SPOUSAL DECLARATION AND BENEFICIARY DESIGNATION FORM

## 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 Plan administrator 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:

\_\_\_\_ / \_\_\_\_ / \_\_\_\_  
YYYY MM DD

\_\_\_\_\_  
SIGNATURE OF MEMBER

*Electronic signatures are only accepted if uploaded via My Pension Resource at <https://eepoint.towerswatson.com/sites/wisetrust/ess/>*

*Paper submissions with electronic signatures will not be accepted.*

# SPOUSAL DECLARATION AND BENEFICIARY DESIGNATION FORM

## 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:

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#### **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:

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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.