

# Designation of Beneficiary

Your pension funds are a valuable benefit – for you, and potentially, for your heirs.

**Use the attached form if you wish to designate a beneficiary of your pension funds should you die before you start receiving retirement benefits. If you make no designation, your funds will be payable to your spouse, if applicable, or to your estate. Beneficiary designations are subject to pension legislation.**



## Spouses

Under pension laws, there are certain rules surrounding survivor benefits. **If you should die before you start receiving retirement income**, who will receive your survivor benefits is affected by whether you have a spouse. The definition of “spouse” varies by jurisdiction. See the following page for more information.

- **If you have a spouse** on the date you die, your spouse is automatically entitled to receive your pension funds - even if you name other beneficiaries. Most jurisdictions permit your spouse to waive this entitlement. Waiver forms are available on our website ([www.csspen.com](http://www.csspen.com)). Spousal rights may not apply to additional voluntary contributions (AVCs).
- **If spousal rights are waived or if you do not have a spouse**, you can designate other named beneficiaries, or your estate. If you do not name any beneficiaries, pension legislation provides that your pension funds must be paid to your estate.
- **If you are separated** when you die, your separated spouse may still have first claim to your pension funds. Contact us or your lawyer for assistance with complex situations.

## Common accident

If you and your spouse were to die at the same time in a common accident, or in circumstances rendering it uncertain which of you predeceased the other, your pension funds would be paid to:

- any named general beneficiary(ies), or;
- your estate if no general beneficiary(ies) is named.



## Minors

If you choose to designate any minor children,\* we suggest you name an adult trustee in Section C of the Designation of Beneficiary form. Otherwise, any pension funds left to minors will be payable to provincial authorities to be invested and administered on their behalf until they become adults.

*\*A minor is a person under the age of majority in each province/territory.*



## Keeping your designation current

It is your responsibility to keep your designation up-to-date so that it reflects your current situation at all times. Life events, such as changes in your marital or family status, may indicate a need to update your designation.

**To designate, change or revoke a beneficiary designation, complete the attached Designation of Beneficiary form. The most recent designation received by the CSS Pension Plan by date of payment will be effective.**



## Taxation

The Plan does not provide tax advice. You should consult your professional advisors to determine the tax consequences of your designation.

# Definitions of “spouse”

The definition of “spouse” varies by jurisdiction, as summarized below, and is subject to change. Where this summary conflicts with the provisions of applicable pension legislation, the provisions in applicable pension legislation will govern.

You can find links to current pension legislation, which outlines the definition of “spouse,” on the Plan’s website ([www.csspen.com](http://www.csspen.com)).

## Alberta

*Pension partner* – A person who:

- at the relevant time, is married to the member and has not been living separate and apart from the member for three or more consecutive years, or;
- if the above does not apply, has lived with the member in a marriage-like relationship for a continuous period of at least three years preceding the date, or;
- of some permanence, has a biological or adopted child with the member.

## British Columbia

*Spouse* – A person who:

- is married to the member and has not lived separate and apart from the member for longer than two years immediately prior to the relevant time, or;
- if the above does not apply, was living with the member in a marriage-like relationship for a period of at least two years immediately preceding the relevant time.

## Federal (Northwest Territories, Nunavut and Yukon)

*Spouse* – A person who:

- is married to the member, or;
- is a party to a void marriage with the member.

*Common-law partner* – A person who, at the relevant time, has lived with the member in a marriage-like relationship for at least one year.

## Manitoba

*Spouse* – A person who is married to the member.

*Common-law partner* – A person who:

- registered a common-law relationship under the *Vital Statistics Act* with the member or former member, or;
- is not married to the member or former member but has lived with him or her in a marriage-like relationship for
  - at least three years, if either of them is married, or;
  - at least one year, if neither of them is married.

## New Brunswick

*Spouse* – A person who:

- is married to the member, or;
- is married to the member by a marriage that is voidable and has not been avoided by a declaration of nullity, or;
- has gone through a form of marriage with the member in good faith that is void and has lived with the member within the preceding year.

*Common-law partner* – A person who is not married to the member or former member but has been living with him or her in a marriage-like relationship for a continuous period of at least two years immediately preceding the relevant time.

## Nova Scotia

*Spouse* – A person who:

- is married to the member, or;
- is married to the member by a marriage that is voidable and has not been annulled by a declaration of nullity, or;
- has gone through a form of marriage with the member in good faith that is void and is cohabitating or, if he or she has ceased to cohabit, cohabitated with the member within the 12-month period immediately preceding the date of entitlement, or;
- is a domestic partner within the meaning of Section 52 of the *Vital Statistics Act*, or;
- is not married to the member but has lived with him or her in a marriage-like relationship for a period of:
  - at least three years, if either of them is married, or;
  - at least one year, if neither of them is married.

## Ontario

*Spouse* – A person who:

- is married to the member, or;
- is not married to the member but has been living with the member in a marriage-like relationship:
  - continuously for a period of not less than three years, or;
  - is in a relationship of some permanence, if the person and member are the parents of a child as set out in Section 4 of the *Children’s Law Reform Act*.

## Saskatchewan

*Spouse* – A person who:

- is married to the member or former member, or;
- if the member or former member is not married, has continuously cohabitated with the member or former member as spouses for at least one year before the relevant time and who was still cohabitating with the member at the relevant time.

## Disclaimer

*The CSS Pension Plan does not intend this summary to be relied upon as professional advice. It is provided to help you understand how you may dispose of your pension funds should you die before retirement. You should consult your professional advisors to determine the legal and other consequences of your designations.*

# DESIGNATION OF BENEFICIARY

This form is for members who have **not** started a retirement income (monthly pension or Variable Benefit payments) with the CSS Pension Plan.

This form must be dated, signed and received by the CSS Pension Plan to be valid. Please send your completed form via mail, fax, or email to the address above (members entitled to benefits under federal jurisdiction must mail in original copy).

## MEMBER INFORMATION

Surname	First name and middle name(s)		
Birthdate <i>(dd/mm/yyyy)</i>	Member ID		
Mailing address <i>(Street address or PO Box number)</i>	<i>(City)</i>	<i>(Province)</i>	<i>(Postal Code)</i>
Phone <i>(Work)</i>	<i>(Home)</i>	<i>(Cell)</i>	
Email	Email type	<input type="checkbox"/> Work	<input type="checkbox"/> Home

## SPOUSAL RIGHTS TO PENSION FUNDS

By law, if you die before converting your pension funds into a retirement income and you have a spouse (married or common law), she/he is automatically entitled to receive your pension funds. In most provinces/territories, your spouse can waive this entitlement. The definition of "spouse" varies by province/territory. See the previous page for definitions.

### If you have a spouse:

- Unless your spouse completes a waiver form (available on the Plan's website), all of your pension funds will automatically be paid to your surviving spouse in priority to any designations you make on this form. Your spouse may be named in Section A.
- If you wish to designate a beneficiary(ies) who will inherit your pension funds if your spouse predeceases you or in the event of a common accident, complete Section B.

### If you **do not** have a spouse OR if spousal entitlement has been waived:

- You can name any person(s) or organization(s) as your beneficiary(ies), or your estate, by completing Section B.
- If you do not name any beneficiaries, your pension funds will be paid to your estate.

## SECTION A - DESIGNATION OF SPOUSE AS SOLE BENEFICIARY

If you have a "spouse" (as defined by provincial pension legislation), she/he is automatically entitled to all your pension funds in the event of your pre-retirement death, unless your spouse signs a waiver form (available on the Plan's website).

**I hereby designate my spouse named below as beneficiary of any pre-retirement pension funds:**

Spouse full name	Share (out of 100%) <b>100%</b>	Birthdate <i>(dd/mm/yyyy)</i>
Address	Social Insurance Number	

## SECTION B - DESIGNATION OF GENERAL BENEFICIARY(IES)

Any beneficiary(ies) named in this section will receive your pension funds if: (i) you **do not have a spouse**, (ii) you **have a spouse but she/he has waived the automatic entitlement** noted above or (iii) you **have a spouse but she/he either predeceases you or dies in a common accident**.

**Subject to the automatic entitlement of my spouse, if any, I hereby designate:**

**My estate** OR  **The person(s) or organization(s) below**  
as beneficiary(ies) of any pre-retirement pension funds.

Beneficiary #1 full name	Relationship	Share (out of 100%)*	Birthdate <i>(dd/mm/yyyy)</i>
Address		Social Insurance Number	
Beneficiary #2 full name	Relationship	Share (out of 100%)*	Birthdate <i>(dd/mm/yyyy)</i>
Address		Social Insurance Number	

\*Multiple shares must total 100%. If shares are not indicated or do not total 100%, multiple beneficiaries will share equally. If any of the beneficiaries named in Section B predecease me, their share(s) will revert to my surviving general beneficiaries equally.

## DESIGNATION OF GENERAL BENEFICIARY(IES) CONTINUED

Beneficiary #3 full name	Relationship	Share (out of 100%)*	Birthdate (dd/mm/yyyy)
Address		Social Insurance Number	
Beneficiary #4 full name	Relationship	Share (out of 100%)*	Birthdate (dd/mm/yyyy)
Address		Social Insurance Number	

\*Multiple shares must total 100%. If shares are not indicated or do not total 100%, multiple beneficiaries will share equally. If any of the beneficiaries named in Section B predecease me, their share(s) will revert to my surviving general beneficiaries equally.

If you wish to designate additional general beneficiaries, please attach and initial a separate sheet that includes all the same information found in Section B of this form. The additional sheet must also include your name and Social Insurance Number.

## SECTION C - DESIGNATION OF AN ADULT TRUSTEE FOR MINOR CHILDREN

Complete this section only if one or more beneficiaries listed in Section B are under the age of majority (varies by province/territory). Any spousal beneficiary named in Section A cannot be named the adult trustee.

I hereby designate the individual named below as trustee for any minor children listed in Section B above:

Name of Trustee			
Address	(City)	(Province)	(Postal code)
Phone number			
Email address			

## ACKNOWLEDGEMENT

I HEREBY ACKNOWLEDGE AND CONFIRM THAT:

- This designation revokes all previous designations of my pre-retirement pension funds, including any made in my Will.
- A surviving spouse will receive pre-retirement pension funds by law, unless she/he waives this entitlement in writing.
- Subject to these spousal rights, if applicable, I hereby designate the persons identified in this designation form to receive my pre-retirement pension funds in the manner and the priority outlined.
- Subject to any rollovers permitted by the *Income Tax Act*, pre-retirement pension funds are generally taxable income to the individual(s) who receive them.
- I am solely responsible for ensuring that this designation is valid and effective under the law.
- I am solely responsible to ensure that this designation is updated as necessary to reflect my current intentions/situation.
- If I do not have a surviving spouse and all of the beneficiaries I have named predecease me, my pre-retirement pension funds will be paid to my estate.

MEMBER SIGNATURE

DATE SIGNED

(dd/mm/yyyy)

We recommend that you consult a lawyer to ensure the validity and effectiveness of your intended designation. The CSS Pension Plan will act on the last dated valid designation received.

**Please keep a copy of this form for your records. It is your responsibility to review your designation regularly to ensure it fits with your current situation.**

***This form must be dated, signed and received by the CSS Pension Plan to be valid. Please send your completed form via mail, fax or email to the address above.***

***Note: Members entitled to benefits under federal jurisdiction must mail in original copy.***