

DESIGNATION OF BENEFICIARY

VARIABLE BENEFIT PAYMENTS

This form is for members who have started Variable Benefit (VB) payments with the CSS Pension Plan.

*The **original** of this form must be dated, signed and received by the CSS Pension Plan to be valid. Please mail your completed form to the address above.*

PERSONAL INFORMATION

Member ID or Social Insurance Number	Last name	First name	Initial
Mailing address		City/Town	Province
Postal code	Home phone ()	Home email	

SPECIFIED BENEFICIARY

Under the *Income Tax Regulations*, you may designate your “spouse” (as defined by provincial pension legislation - see reverse for definitions) as specified beneficiary of your VB payment account(s). Provided funds remain when you die, a specified beneficiary can either stay in the Plan and continue periodic payments, or transfer any remaining funds out of the Plan as permitted by the pension legislation applicable to your pension funds.

I hereby designate my spouse: _____ **(Spouse’s Social Insurance Number:** _____ **)**
as specified beneficiary of any funds remaining in my VB payment account on my death.

GENERAL BENEFICIARY(IES)

When you die, any funds remaining in your VB payment account(s) must be paid to the person who was your “spouse” at the time that VB payments first commenced unless that person then waived beneficiary status by completing the applicable spousal waiver form. If you never had a “spouse,” had a “spouse” who waived beneficiary status, your “spouse” pre-deceases you, or if your “spouse’s” claim to your VB payment account(s) is extinguished by interspousal agreement or court order due to marriage breakdown, the general beneficiary(ies) designated below will receive any funds remaining in your VB payment account(s) on your death.

Subject to the automatic entitlement of a “spouse,” if any, I hereby designate:

My estate **OR** **The individual(s) named below**

as beneficiary(ies) of any funds remaining in my VB payment account(s) on my death.

Name in full	Relationship	Share (out of 100%)*	Social Insurance Number
Address			
Name in full	Relationship	Share (out of 100%)*	Social Insurance Number
Address			
Name in full	Relationship	Share (out of 100%)*	Social Insurance Number
Address			

If the space provided is insufficient, attach a list with your signature, date and required information for additional beneficiaries.

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

Signature of member:

Date signed: (dd/mm/yyyy)

See reverse for spousal definitions and applicable waiver forms

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).

Alberta

Pension partner – A person who:

- 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:

- at the relevant time, is married to the member and has not lived separate and apart from the member for longer than two years, 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 (includes 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.

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 at the relevant time for at least one year.

Spousal waiver forms

If you have a spouse on the date you die, your spouse is automatically entitled to all the funds remaining in your VB payments account(s) - even if you name other beneficiaries. Most jurisdictions permit your spouse to waive this entitlement. Links to the spousal waiver forms referenced below are available on our website (www.csspen.com).

- Alberta - Form 9
- British Columbia - Form 2
- Manitoba - Form 2
- Saskatchewan - Form 2.02

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 any funds remaining in your VB payment account(s) on your death. You should consult your professional advisors to determine the legal and other consequences of your designations.