



DISABLED CHILD INFORMATION

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Complete this form and return it to OPTrust if you are a member or a retired member of the OPSEU Pension Plan and you are the parent of a child who is dependent on you and/or your spouse for financial support due to a severe and prolonged mental or physical disability. This is for information purposes only and is not a beneficiary designation form. **Please read the important information on page 2** before completing this form.

A – Member Information

Last Name First Name Date of Birth (Day-Month-Year)

OPTrust ID or Employee Number Email Telephone

B – Disabled Child Information

Child's Last Name Child's First Name Child's Date of Birth (Day-Month-Year)

Email Telephone

Is your child financially dependent on you and/or your spouse due to a severe and prolonged disability? **Yes** **No**

Date your child's disability began (Day-Month-Year):

In the event of your death, OPTrust may need to contact your child's legal guardian, guardian of property or power of attorney for property. If applicable, please provide this person's name and contact information below.

Last Name First Name Relationship to Child

Email Telephone

C – Declaration

I hereby certify that I have read the information on this form and the information I have provided above is true and accurate. I understand that by completing this form I have not designated a beneficiary and that any benefits payable to my spouse, eligible dependent children, or beneficiary(s), as applicable, will be determined by OPTrust at the time of my death and will be subject to the terms of the OPSEU Pension Plan and applicable legislation in effect at that time.

Member Signature Date (Day, Month, Year)

D – Important Information

Why is OPTrust collecting information about my disabled dependent child?

Collecting this information will help OPTrust locate your child in the event they may be entitled to survivor benefits after your death.

When is my eligible child entitled to a survivor benefit?

Your eligible children may be entitled to a survivor benefit if:

- you do not have a spouse at the time of your death who is entitled to a survivor benefit, or
- your spouse has waived their right to a survivor pension, or
- your spouse dies while they are receiving a survivor pension, or
- your spouse elects a future lifetime survivor pension and dies before starting the pension.

Who qualifies as my eligible dependent child?

Your child may be eligible to receive survivor benefits if they are:

- dependent on you or your spouse at the time of your death and under the age of 18, or is 18 or older and enrolled in continuous full-time education in a secondary school or post-secondary institution for up to five years immediately following secondary school, or
- financially dependent on you or your spouse by reason of a severe and prolonged mental or physical disability on the date of your death and continuing thereafter until the earlier of the date the child dies or is no longer disabled.

A disability is considered severe if the person is significantly restricted in performing regular activities of everyday life and therefore incapable of pursuing any substantially gainful occupation and prolonged if it is likely to be long, continued and of indefinite duration. We consider a child to be dependent if you or your spouse regularly and consistently contribute to the necessities of their life. Necessities of life include food, clothing, shelter, personal care, medical care and/or transportation.

Will my disabled dependent child automatically qualify?

No. Your disabled dependent child (or their legal guardian or power of attorney for property) may apply for survivor benefits after your death. OPTrust will determine if the child is eligible for survivor benefits under the terms of the OPSEU Pension Plan. Please note that if your disabled child is eligible for survivor benefits from OPTrust this may impact their eligibility for other income-tested disability benefits such as Ontario Disability Support Program or Ontario Works.

What does OPTrust require from my disabled dependent child after my death?

To apply for the child survivor benefit, your disabled dependent child (or their legal guardian or power of attorney for property) must complete an application form and provide the following supporting documents:

- proof of your death, and/or
- proof of your spouse's death (if applicable), and
- a copy of the child's long-form birth certificate or adoption papers, and
- proof of financial dependency on you or your spouse at the time of your death, and
- a medical examination report which must be completed by your child's medical doctor or nurse practitioner.

If someone is responsible for managing the financial affairs of your disabled dependent child, we will require proof of guardianship for property or a power of attorney for property. If the Public Guardian and Trustee is managing your child's financial affairs, they must submit a Certificate of Appointment of the Public Guardian and Trustee to OPTrust.

Where can I find more information about OPTrust's survivor benefits?

More information about survivor benefits offered to members if they die before retirement can be found in our fact sheet [Survivor Benefits Before Retirement](#) and information about survivor benefits for retired members can be found in our fact sheet [Survivor Benefits After Retirement](#).