



MEMBER SPOUSAL INFORMATION AND BENEFICIARY DESIGNATION

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Complete this form and return it to OPTrust if you are an active, deferred or divested member of the OPSEU Pension Plan and you wish to update your spousal information and/or designate a beneficiary before you start receiving a pension. **Please read the important information on page 2.**

A – Personal Information

Last Name		First Name	
OPTrust ID or Employee Number	Email or Telephone	Date of Birth (Day-Month-Year)	
Mailing Address	City/Town	Province	Postal Code

Spousal Information

Your spouse is automatically entitled to survivor benefits under the Plan and is first in line ahead of any other beneficiary you designate, unless they choose to waive their entitlement. **Please read the definition of "spouse" on page 2.**

Spouse's Last Name	Spouse's First Name	Date of Birth (Day-Month-Year)
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IMPORTANT: If applicable, your eligible children are second in line for survivor benefits under the Plan. If you have a disabled dependent child, please submit a completed [Disabled Child Information \(OPTrust 1065\) form](#) to OPTrust.

B – Other Beneficiaries

You may designate any person or organization as a beneficiary. If you designate more than one beneficiary, any benefits payable will be divided equally among them. **Do not designate your spouse as a beneficiary unless they do not meet the definition of spouse (see page 2).**

First and Last Name or Organization Name	First and Last Name or Organization Name	First and Last Name or Organization Name
Date of Birth (Day-Month-Year), <i>as applicable</i>	Date of Birth (Day-Month-Year), <i>as applicable</i>	Date of Birth (Day-Month-Year), <i>as applicable</i>
Relationship to You	Relationship to You	Relationship to You
Email	Email	Email
Telephone	Telephone	Telephone

C – Declaration

I hereby certify that I have read the information on this form and the information I have provided is true and accurate. I understand that any benefits payable to my spouse, eligible children or beneficiary(s) will be subject to the terms of the OPSEU Pension Plan and applicable legislation in effect at the time of my death. I understand that the beneficiary designations above will revoke any previous beneficiary designations I have made by paper form, online or in a Will for any benefits that may be payable by OPTrust upon my death.

Signature	Date (Day, Month, Year)
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D – Important Information

Survivor benefits are normally payable in the following order:

1. Your spouse (if eligible)
2. Your eligible children
3. Your designated beneficiary(s), or
4. Your estate.

Spouse

Under pension law, your spouse is entitled to survivor benefits when you die and takes priority over any other beneficiary you designate, unless your spouse chooses to waive their entitlement. For pension purposes a spouse is someone who you are married to or have been living with in a common-law relationship for at least three years, or a shorter period if you are in a relationship of some permanence and are the parents of a child. For your spouse to qualify for a benefit, you must not be living separate and apart at the time a determination is being made (i.e., at date of retirement, or date of death if you die before retirement).

If you and your common law spouse are not the parents of a child, you must be living together continuously for three years before they qualify for a survivor benefit. If you want your common law spouse to receive a survivor benefit in the event you die during this three-year period, you may designate them as a beneficiary. Once your spouse meets the definition of spouse, it is a good idea to update your designated beneficiaries.

Eligible child

An eligible child is:

- dependent on you or your spouse and under the age of 18, or is 18 or older and is in continuous full-time attendance at a secondary school or post-secondary institution for up to five years immediately following secondary school, or
- dependent on you or your spouse for financial support 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.

Survivor benefits if you die before retirement

If you die before retirement, your spouse is entitled to a lump sum amount equal to the value of your pension which may also be taken as an immediate or future lifetime pension. The lump sum payment can be transferred to an RRSP on a tax-sheltered basis or paid in cash less withholding tax. If your spouse elects a lump sum payment, no further benefits are payable from OPTrust.

If you do not have a spouse or your spouse has waived their entitlement or your spouse dies while entitled to a survivor pension, your eligible children are entitled to a survivor pension for as long as they qualify.

A lump sum amount is paid in cash, less withholding tax, to your designated beneficiary(s), or to your estate if you did not designate a beneficiary if:

- you do not have a spouse or eligible children at the time of your death, or
- the lump sum value of your pension exceeds the value of the survivor pension payable to your eligible children.

Survivor benefits if you die after retirement

Survivor Pension: If you have a spouse at the time you start receiving your pension, they are entitled to receive a lifetime survivor pension after you die. If your eligible children survive your surviving spouse or if you don't have a spouse when you retire, your eligible children are entitled to a survivor pension that is split among them for as long as they qualify.

A survivor pension will not be payable if:

1. You do not have a spouse when you retire, or
2. You and your spouse waive their right to a survivor pension, or
3. Your spouse dies before you, and
4. You do not have any eligible children.

Residual Balance: Upon your death or the death of your survivors, whichever occurs later, a residual balance may be payable. If the total of your contributions plus interest at your date of retirement exceeds the total payments received by you (and your survivors if applicable), the difference is payable as a lump sum cash payment, less withholding tax, to your designated beneficiary(s), or to your estate if you did not designate a beneficiary. After receiving your pension for a few years, the residual balance is usually exhausted.

Designating a beneficiary in a Will

Any beneficiary designations you make on this form may revoke and replace any beneficiary designations you made in a Will that was signed and dated before you completed this form. Likewise, the beneficiary designations you make on this form may be revoked and replaced by a Will that is signed and dated after you complete this form. If you designate beneficiaries for your OPTrust pension in a Will, please provide a copy to OPTrust.