

Pension Beneficiaries

Please read the explanations on the reverse

OPSEU Pension Trust 1 Adelaide Street East, Suite 1200, Toronto, Ontario M5C 3A7
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Save paper and update your beneficiary records immediately using secure *Online Services* at **www.optrust.com**.

PERSONAL INFORMATION

Last Name	First Name and Initials	Date of Birth (DD/MM/YYYY)	Social Insurance Number
<input type="text"/>	<input type="text"/>	<input type="text" value="D D M M Y Y Y Y"/>	<input type="text"/>
E-mail Address	Home Telephone Number	Business Telephone Number	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Home Address: Number and Street			Apt. No.
<input type="text"/>			<input type="text"/>
City/Town	Province	Postal Code	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Common-law <input type="checkbox"/> Separated/ Divorced <input type="checkbox"/> Widowed			

BENEFICIARY INFORMATION

When you die, OPTrust provides death benefits in the following order

First: your spouse

Second: your other beneficiaries

1. SPOUSE

Last Name	First Name and Initials	Social Insurance Number	Date of Birth (DD/MM/YYYY)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="D D M M Y Y Y Y"/>

2. OTHER BENEFICIARIES

[1] Last Name	First Name and Initials	Date of Birth (DD/MM/YYYY)
<input type="text"/>	<input type="text"/>	<input type="text" value="D D M M Y Y Y Y"/>
Relationship to You	Date of Birth (DD/MM/YYYY)	
<input type="text"/>	<input type="text" value="D D M M Y Y Y Y"/>	
[2] Last Name	First Name and Initials	Date of Birth (DD/MM/YYYY)
<input type="text"/>	<input type="text"/>	<input type="text" value="D D M M Y Y Y Y"/>
Relationship to You	Date of Birth (DD/MM/YYYY)	
<input type="text"/>	<input type="text" value="D D M M Y Y Y Y"/>	
[3] Last Name	First Name and Initials	Date of Birth (DD/MM/YYYY)
<input type="text"/>	<input type="text"/>	<input type="text" value="D D M M Y Y Y Y"/>
Relationship to You	Date of Birth (DD/MM/YYYY)	
<input type="text"/>	<input type="text" value="D D M M Y Y Y Y"/>	

DECLARATION

I understand the above designation will cancel and replace any previous beneficiaries I may have named for my pension benefit, either by paper form or online.

Signature	Date Signed (DD/MM/YYYY)
<input type="text" value="x Sign Here"/>	<input type="text" value="D D M M Y Y Y Y"/>

HOW YOUR SURVIVOR BENEFITS ARE PAID

Benefits to Survivors

MORE THAN 2 YEARS OF CREDIT / MEMBERSHIP AT DEATH
SPOUSE GETS: Survivor pension and/or lump sum payment
• <i>if no spouse</i> OTHER BENEFICIARIES GET: Lump sum payment
• <i>if no other beneficiaries</i> ESTATE GETS: Lump sum payment (if applicable)

DEFINITIONS

Spouse:

- is a person of the same or opposite sex, with whom you are married
or
- are living together in a conjugal, common-law relationship
 - (a) continuously for a period of not less than three years, **or**
 - (b) in a relationship of some permanence, and are the natural or adoptive parents of a child.

In addition to the above definition, you and your spouse must meet the following conditions:

For members: you and your spouse must NOT be living separate and apart when you end your membership in the Plan and at the time of your death.

For pensioners: you and your spouse must NOT be living separate and apart when you end your membership in the Plan and when you start receiving your pension.

Eligible child:

- is under the age of 18 or if over the age of 18, is in continuous full-time attendance at a secondary school or post secondary institution for up to five years following secondary school.

If you have credit in the plan for service before 1987 and have no spouse at the time of death, your eligible children are automatically entitled to a survivor pension for that period of service before 1987.

Other beneficiaries:

- any individual or organization you wish to receive death benefits.

Lump sum payment:

For members: The lump sum value equivalent of your future pension (commuted value).

For pensioners: The lump sum balance between the pension contributions you made to the Plan, plus interest, less all the pension payments made from the Plan to you and your survivors.