



# RETIREE SPOUSAL INFORMATION AND BENEFICIARY DESIGNATION

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Complete this form and return it to OPTrust if you are a retired member of the OPSEU Pension Plan and you wish to update your spousal information and/or designate a beneficiary for any survivor benefits that may be payable from OPTrust after your pension has started. Please read the **Important Information on page 2** before completing this form.

## A – Personal Information

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

## B – Spousal Information

If your spousal information has changed since your date of retirement, please indicate your current spousal status below.

- | Married                             | Common-law               | Single/Separated/Divorced | Widowed                  |
|-------------------------------------|--------------------------|---------------------------|--------------------------|
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>  | <input type="checkbox"/> |
- If you had a spouse when you started receiving your pension and you are completing this form to notify OPTrust that your spouse has passed away, please include a copy of your late spouse's death certificate.
  - If you marry or start a common-law relationship **after** you started receiving your pension, your new spouse is not automatically entitled to a survivor pension. Please read the important information on page 2 to learn more about the options that are available to you.
  - If you are receiving post-retirement insured benefits from Canada Life and wish to make changes to your coverage and/or life insurance beneficiary, please complete the **Canada Life Insured Benefits form** and return it to OPTrust.

**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.

## C – Beneficiary Designation

You may designate any person or organization as a beneficiary. If you do not have a spouse or eligible children after you die, your designated beneficiary(s) will receive any pension benefits that may be payable upon your death. If you designate more than one beneficiary, any benefits payable will be divided equally among them. If you do not designate a beneficiary, benefits will be paid to your estate. If you wish to designate more than three beneficiaries, please attach a separate sheet.

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

## D – Declaration

I hereby certify that I have read the information on this form and the information provided by me 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) \_\_\_\_\_

## 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.

### Survivor Pension for your Spouse

For pension purposes, your spouse is the person you were married to or living with in a common-law relationship at the time you retired. If you had a spouse when you started receiving your pension, that person is entitled to a lifetime survivor pension after you die, even if you separate or divorce after retirement.

**A spousal survivor pension is not payable if:**

- You did not have a spouse when your pension began, or
- Your spouse waived their right to a survivor pension, or
- Your spouse dies before you.

### Post Retirement Spouse

If you marry or start a common-law relationship **after** you started receiving your pension, your new spouse is not automatically eligible to receive a survivor pension. If you would like to provide survivor benefits for your post-retirement spouse, you have two options:

1. You may designate your new spouse as a beneficiary on this form should any residual balance be payable upon your death.
2. You may apply to provide your new spouse with a lifetime survivor pension by submitting an [Application for Post-Retirement Spouse Survivor Pension \(OPTrust 1016R\) form](#) to OPTrust. Please read below for more information about this option.

If you did not have a spouse when your pension started, or if your spouse at retirement subsequently died or waived their entitlement to a survivor pension, you may have the option to provide a new spouse with a lifetime survivor pension equal to 50%, 55%, 60%, 65%, 70% or 75% of your lifetime pension by taking a permanent reduction to your pension to pay for the survivor pension. If you are interested in providing your new spouse with a lifetime survivor pension, you should apply to OPTrust within 90 days of them meeting the definition of spouse, otherwise you will also need to include a [Certificate of Health \(OPTrust 1011\) form](#) completed by your physician certifying you are in good health.

The option to provide a survivor pension for a new spouse is not available to members who have separated from the spouse they had at retirement unless that spouse waives the survivor pension, or to members who have eligible children.

### Survivor Pension for your Eligible Children

If you don't have a spouse but you have an eligible child, a survivor pension equal to 60% of your pension will be paid to them for as long as they qualify. If you have more than one eligible child, the 60% survivor pension is split equally among them for as long as they qualify. 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.

### Residual Balance for your Designated Beneficiary(s)

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 retirement date exceeds the total payments paid to you and your survivors. This residual balance is payable as a lump sum cash payment, less withholding tax, to your designated beneficiary(s), or to your estate if you do not have 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 pension from OPTrust in a Will, please provide a copy of the Will to OPTrust.