



DESIGNATING A BENEFICIARY

Instead of completing this form, you can submit this information online through MyPension at www.atrf.com. Please read the back of this page before completing the form.

Member Information

(please use ink and print)

Social Insurance Number

Ms. Miss Mrs. Mr. Dr.

Date of birth

_____|_____|_____
YYYY MM DD

Name Last

() _____

Telephone Home

First

() _____

Telephone Work

Initial

Beneficiary Designation

NOTE: If necessary, list additional beneficiaries on a separate piece of paper and include all information requested below. This **additional list must be signed, witnessed and dated (with same date as written on this form).**

I designate the following individual(s) or organization(s):

Do not name your spouse/pension partner

If you do not have a surviving spouse/pension partner at the time of your death, but you have dependent minor children, all benefits will be payable to them even if you have other children listed who are not minors. However, you should still designate your dependent minor children as beneficiaries on this form if you want them to be your beneficiary after they reach 18.

You may name specific individuals, a charity or organization, or your estate.

If you are designating a charity or organization, only the name and address are required.

Name Last

Date of birth

_____|_____|_____
YYYY MM DD

Address Street

City

Province

Postal Code

First

Initial

Ms. Miss Mrs. Mr.

Relationship to you

() _____
Telephone Home

() _____
Telephone Work

Name Last

Date of birth

_____|_____|_____
YYYY MM DD

Address Street

City

Province

Postal Code

First

Initial

Ms. Miss Mrs. Mr.

Relationship to you

() _____
Telephone Home

() _____
Telephone Work

I prefer to name my estate Note: If you name your estate, your debts must be paid first before any funds can be dispersed to your beneficiaries, and fees may be involved. When a beneficiary is named, rather than the estate, benefits are paid immediately without any fees. Income tax must be withheld whether the benefit is paid to an estate or beneficiary. You may wish to seek further advice from a financial/estate planner.

Member Signature

This form is a legal document. ATRF requires the original, not a facsimile or photocopy.

I understand the above designation will cancel and replace any previous beneficiary designation I may have filed with the Alberta Teachers' Retirement Fund Board.

Signature (must be signed in the presence of your witness)

Signature of Witness (not a beneficiary)

Date

_____|_____|_____
YYYY MM DD

Alberta Teachers' Retirement Fund Board

600 Barnett House, 11010 142 Street NW, Edmonton AB T5N 2R1
Tel 780 451-4166 Fax 780 452-3547 Toll Free 800 661-9582 www.atrf.com

DEATH BENEFIT PRIORITY

Plan Legislation requires that, if you die before your pension begins, benefits must be paid in the following priority:

1. Spouse/pension partner
2. Dependent minor children, if you have no spouse/pension partner
3. Named beneficiary, if you have no spouse/pension partner or dependent minor children
4. Estate

Do not name your spouse/pension partner on this form.

WHAT BENEFITS ARE PAYABLE?

Death Before Entitled to a Pension

If you die before you have enough pensionable service (generally five years) to be eligible for a pension, your beneficiary (as determined by the priority list above) will receive your contributions with interest, plus the value of any actuarial purchase of service.

Death After Entitled to a Pension

If you die after you have enough pensionable service to be eligible for a pension, your surviving spouse/pension partner will receive a pension equal to the amount he or she would have received if you had elected a Joint Equal Pension Option with 100% continuing to your spouse/pension partner for life (reduced if necessary to comply with tax rule maximums).

If you have no spouse/pension partner but you have dependent minor children, your dependent minor children will receive double your contributions with interest plus the value of any actuarial purchase of service.

If you have no spouse/pension partner or dependent minor children, your designated beneficiary or estate will receive your contributions with interest plus the value of any actuarial purchases of pensionable service.

Death After Pension Begins

If you die after your pension begins, the benefit will be determined by the pension option you elected at retirement.

CAN I CHANGE MY BENEFICIARY IF I AM SEPARATED?

If you have not been "living separate and apart" for at least three years, you are still considered to have a spouse/pension partner. This means that if your death occurs within that three-year period or before your divorce is final, whichever comes first, ATRF must pay your spouse/pension partner the death benefit.

DEFINITIONS

Definition of Pension Partner

(Schedule 1,s.1(1)(hh.1) of the Plan Rules)

- (i) a person who, at the relevant time, was married to that member and had not been living separate and apart from that member for 3 or more consecutive years, or
- (ii) if there is no person to whom subclause (i) applies, a person who, as at and up to the relevant time, had lived with that member in a conjugal relationship for a continuous period of at least 3 years and was, during that period, held out by that member in the community in which they lived as being in that conjugal relationship.

Dependent Minor Children

(Schedule 1,s.32(2)(a) of the Plan Rules)

- a child of the deceased who, immediately before the deceased's death, was a minor, who was dependent on the deceased for support.

Definition of Living Separate and Apart

(Schedule 1,s.1(3) of the Plan Rules)

Persons are living separate and apart

- (a) if they are living separate and apart and either of them has the intention to live separate and apart from the other, or
- (b) if,
 - (i) they had been living separate and apart,
 - (ii) the separation was interrupted or ended by reason only that either of them became incapable of continuing to live separate and apart or of forming or having the intention to continue to live apart of that person's own volition, and
 - (iii) the separation would probably have continued if that person had not become so incapable.