



# DESIGNATING A BENEFICIARY

Plan Legislation requires that, upon the death of a plan member, benefits must be paid in the priority listed on the reverse. **DO NOT name your spouse/pension partner on this form.** Name who should be next in line for your benefit after your spouse/pension partner. (Definition on reverse.)

## Member Information

Social Insurance Number  Ms.  Miss  Mrs.  Mr.  Dr.

\_\_\_\_\_

Date of birth \_\_\_\_\_

yyyy mm dd

\_\_\_\_\_

Name last First Initial

( ) \_\_\_\_\_

( ) \_\_\_\_\_

Telephone home Telephone work

(please use ink and print)

## 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):

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.

\_\_\_\_\_

Name last First Initial

Date of birth \_\_\_\_\_

yyyy mm dd

\_\_\_\_\_

Address street Relationship to you

\_\_\_\_\_

city Telephone home

\_\_\_\_\_

province postal code Telephone work

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

\_\_\_\_\_

Name last First Initial

Date of birth \_\_\_\_\_

yyyy mm dd

\_\_\_\_\_

Address street Relationship to you

\_\_\_\_\_

city Telephone home

\_\_\_\_\_

province postal code Telephone work

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

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

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

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

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

\_\_\_\_\_

Date \_\_\_\_\_

yyyy mm dd

Signature of Witness (not a beneficiary)

\_\_\_\_\_

## DEATH BENEFIT PRIORITY

The Plan provides a benefit if you die before your pension begins based on the following priority:

- spouse/pension partner,
- dependent minor children, if you have no spouse/pension partner,
- named beneficiary, if you have no spouse/pension partner or dependent minor children, otherwise,
- estate.

## 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.

## Alberta Teachers' Retirement Fund Board

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