

# DESIGNATION OF BENEFICIARY

## Variable benefit payments

*This form is for members who have started Variable Benefit (VB) payments with the CSS Pension Plan. This form must be dated, signed and received by the CSS Pension Plan to be valid. Please send your completed form via mail, fax, or email to the address above (members entitled to benefits under federal jurisdiction must mail in original copy).*

### Section A: Member information

Member ID or Social Insurance Number	Last name	First name	Initial
Mailing address		City/Town	Province
Postal code	Home phone (      )	Home email	

### Section B: Specified beneficiary

Under the *Income Tax Regulations*, you may designate your “spouse” (as defined by provincial pension legislation - see reverse for definitions) as specified beneficiary of your VB payment account(s). Provided funds remain when you die, a specified beneficiary can either stay in the Plan and continue periodic payments, or transfer any remaining funds out of the Plan as permitted by the pension legislation applicable to your pension funds.

**I hereby designate my spouse:** \_\_\_\_\_ (Spouse's Social Insurance Number: \_\_\_\_\_)  
**as specified beneficiary of any funds remaining in my VB payment account on my death.**

### Section C: General beneficiary(ies)

When you die, any funds remaining in your VB payment account(s) must be paid to the person who was your “spouse” at the time that VB payments first commenced unless that person then waived beneficiary status by completing the applicable spousal waiver form. If you never had a “spouse,” had a “spouse” who waived beneficiary status, your “spouse” pre-deceases you, or if your “spouse’s” claim to your VB payment account(s) is extinguished by interspousal agreement or court order due to marriage breakdown, the general beneficiary(ies) designated below will receive any funds remaining in your VB payment account(s) on your death.

**Subject to the automatic entitlement of a “spouse,” if any, I hereby designate:**

☐ **My estate** **OR**
☐ **The individual(s) named below**

**as beneficiary(ies) of any funds remaining in my VB payment account(s) on my death.**

<b>Name in full</b>	Relationship	Share (out of 100%)*	Social Insurance Number
Address			
Birthdate (dd/mm/yy)		Home/cell phone	
<b>Name in full</b>	Relationship	Share (out of 100%)*	Social Insurance Number
Address			
Birthdate (dd/mm/yy)		Home/cell phone	
<b>Name in full</b>	Relationship	Share (out of 100%)*	Social Insurance Number
Address			
Birthdate (dd/mm/yy)		Home/cell phone	

*If the space provided is insufficient, attach a list with your signature, date and required information for additional beneficiaries.*

*\*Multiple shares must total 100%. If shares are not indicated or do not total 100%, multiple beneficiaries will share equally. If any general beneficiaries predecease me, their share(s) will revert to my surviving general beneficiaries equally.*

## Section D: Designation of an adult trustee for minor children

Please complete this section only if one or more beneficiaries listed in Section C are under the age of 18. If your spouse is intended to receive the death benefit, they cannot be named adult trustee.

**I hereby designate the individual named below as trustee for any minor children listed in Section C:**

<b>Name of trustee</b>		
Address		Email
Birthdate (dd/mm/yyyy)	Home/cell phone	Work/other phone

**Signature of member:**



**Date signed:** (dd/mm/yyyy)



**Privacy notice:** Personal information on this form is collected under the authority of relevant privacy legislation for pension administration purposes. Please review the Privacy Policy as posted to the CSS Pension Plan's website. If you have questions regarding the collection of this information, write to:

**CSS Pension Plan**

ATTN: Privacy Officer  
5th Floor – 333 3rd Avenue N  
PO Box 1850  
Saskatoon, SK S7K 3S2

## Definitions of “spouse”

The definition of “spouse” varies by jurisdiction, as summarized below, and is subject to change. Where this summary conflicts with the provisions of applicable pension legislation, the provisions in applicable pension legislation will govern.

You can find links to current pension legislation, which outlines the definition of “spouse,” on the Plan’s website ([www.csspension.com](http://www.csspension.com)).

### Alberta

*Pension partner* – A person who:

- ▶ is married to the member and has not been living separate and apart from the member for three or more consecutive years, or;
- ▶ if the above does not apply, has lived with the member in a marriage-like relationship for a continuous period of at least three years preceding the date, or;
- ▶ of some permanence, has a biological or adopted child with the member.

### British Columbia

*Spouse* – A person who:

- ▶ at the relevant time, is married to the member and has not lived separate and apart from the member for longer than two years, or;
- ▶ if the above does not apply, was living with the member in a marriage-like relationship for a period of at least two years immediately preceding the relevant time.

### Federal (includes Northwest Territories, Nunavut and Yukon)

*Spouse* – A person who:

- ▶ is married to the member, or;
- ▶ is a party to a void marriage with the member.

*Common-law partner* – A person who, at the relevant time, has lived with the member in a marriage-like relationship for at least one year.

### Manitoba

*Spouse* – A person who is married to the member.

*Common-law partner* – A person who:

- ▶ registered a common-law relationship under the *Vital Statistics Act* with the member or former member, or;
- ▶ is not married to the member or former member but has lived with him or her in a marriage-like relationship for
  - ▶ at least three years, if either of them is married, or;
  - ▶ at least one year, if neither of them is married.

### Saskatchewan

*Spouse* – A person who:

- ▶ is married to the member or former member, or;
- ▶ if the member or former member is not married, has continuously cohabitated with the member or former member as spouses at the relevant time for at least one year.

## Spousal waiver forms

**If you have a spouse** on the date you die, your spouse is automatically entitled to all the funds remaining in your VB payments account(s) - even if you name other beneficiaries. Most jurisdictions permit your spouse to waive this entitlement. Links to the spousal waiver forms referenced below are available on our website ([www.csspension.com](http://www.csspension.com)).

- ▶ Alberta - Form 9
- ▶ British Columbia - Form 2
- ▶ Manitoba - Form 2
- ▶ Saskatchewan - Form 2.02

### Disclaimer

The CSS Pension Plan does not intend this summary to be relied upon as professional advice. It is provided to help you understand how you may dispose of any funds remaining in your VB payment account(s) on your death. You should consult your professional advisors to determine the legal and other consequences of your designations.