

DESIGNATION OF BENEFICIARY

This form is for members who have not started a retirement income (monthly pension or Variable Benefit payments) with the CSS Pension Plan.

- ▶ This form must be dated, signed and received by the CSS Pension Plan to be valid.
- ▶ Please return the signed form and necessary supporting documents to us via **email, fax or mail** to the address above. *Note: Federal jurisdiction members must mail in original copy.*
- ▶ Designating who you wish to receive your pension funds in the event of your death is an important decision. If this form does not meet your specific needs and wishes, please contact us. In all cases, it is important to speak with your legal counsel about your estate needs.

Section A: Member information

Social Insurance Number <u>OR</u> Member ID			
Last name	First name	Initial	Birthdate (dd/mmm/yyyy)
Address (Street address or PO Box number)		(City/Town)	(Province) (Postal Code)
Home/cell phone		Work/other phone	
Email		Email type <input type="checkbox"/> Work/other <input type="checkbox"/> Home	
Marital status (required): <input type="checkbox"/> Married <input type="checkbox"/> Widow(er) <input type="checkbox"/> Divorced (Date: _____) (dd/mmm/yyyy) <input type="checkbox"/> Single <input type="checkbox"/> Common-law <input type="checkbox"/> Separated (Date: _____) (dd/mmm/yyyy)			

Section B: Spousal information

Your spouse at the date of death is entitled to a death benefit

By law, if you die before converting your pension funds into a retirement income and you have a spouse, they are automatically entitled to receive your pension funds. In most provinces/territories, your spouse can waive this entitlement. The definition of "spouse" varies by province/territory (see last page for definitions).

Note: In many situations, a separation does change this requirement; if you are separated, your spouse may still be entitled to a death benefit. If this is not your intention, then you must attach completed spousal waiver forms.

If you have a spouse:

- ▶ All (100%) of your pension funds will be paid to your surviving spouse.
- ▶ If you wish to designate a beneficiary(ies) who will inherit your pension funds instead of your spouse, complete Section C AND include the appropriate spousal waiver form (available on the Plan's website). This type of beneficiary is called a "general beneficiary".
- ▶ If you wish to designate a beneficiary(ies) who will inherit your pension funds if your spouse predeceased you or in the event of a common accident, complete Section C. This type of beneficiary is called a "contingent beneficiary".

If you do not have a spouse OR if spousal entitlement has been waived:

- ▶ You can name any person(s), organization(s) or your estate as beneficiary(ies), by completing Section C. If you do not name any beneficiaries, your pension funds will be paid to your estate.

If you have indicated "married", "common-law", or "separated" in Section A, you must provide the below information:

If your pension funds are subject to Manitoba pension law, and if you are legally separated, please do not fill out this part (if you wish to name the person to whom you are separated from as a beneficiary, please do so in Section C).

Spouse name in full	Social Insurance Number
Address (Street address or PO Box number) (City/Town) (Province) (Postal Code)	
<input type="checkbox"/> Same as above or:	
Birthdate (dd/mmm/yyyy)	Home/cell phone

Note: If it is your intention that the above person not receive a death benefit, you must attach completed spousal waiver forms.

Section C: Beneficiary(ies)

Step 1 – Who would you like to receive your pension funds if you pass away?

Please check the appropriate box:

- Option 1** - I would like my spouse to receive my pension funds. I understand that this is automatically provided under pension law. If my spouse predeceases me or passes away in a common accident, I would like my pension funds to go to:
- My estate
OR
 The people listed in Step 2
- Option 2** - I would like someone other than my spouse to receive my pension funds. If you have a spouse, then your spouse must complete a waiver. Include that waiver with this completed form (be sure to complete Step 2). I would like my pension funds to go to:
- My estate
OR
 The people listed in Step 2
- Option 3** - I don't have a spouse. I would my pension funds to go to:
- My estate
OR
 The people listed in Step 2

Step 2 – Additional information

If you have selected Option 1 and are naming people in this section, these people are considered “contingent beneficiaries.” If your spouse predeceases you or passes away in a common accident, these people are your designated beneficiaries.

If you selected Option 2 or 3 and are naming people in this section, these people are considered “general beneficiaries.”

Any beneficiary(ies) named in this section will receive your pension funds if:

- ▶ you do not have a spouse;
- ▶ you have a spouse but they have waived the automatic entitlement by completing a spousal waiver form; or
- ▶ you have a spouse but they predeceased you or died in a common accident.

Important:

- ▶ Multiple shares must total 100%.
- ▶ If shares are not indicated or do not total 100%, the shares will be split amongst the multiple beneficiaries equally.
- ▶ If any of the beneficiaries named in Section C predecease you, their share(s) will revert to your surviving beneficiaries equally.
- ▶ If you wish to designate additional beneficiaries, please attach and initial a separate sheet that includes all the same information found in Section C of this form. The additional sheet must also include your name and Social Insurance Number or Member ID.
- ▶ If you name your spouse in this section as a beneficiary, that designation will survive a separation or divorce. In order to be named in this section, a spousal waiver form must be completed.

Subject to the automatic entitlement of my spouse at date of death, if any, I hereby designate:

- Estate; or the following beneficiary(ies) as beneficiary(ies) of any pre-retirement pension funds.

Beneficiary #1 full name		Social Insurance Number	
Address		Relationship to member	
Birthdate (dd/mmm/yyyy)	Home/cell phone	Work/other phone	
Share (out of 100%)*			
Beneficiary #2 full name		Social Insurance Number	
Address		Relationship to member	
Birthdate (dd/mmm/yyyy)	Home/cell phone	Work/other phone	
Share (out of 100%)*			

Section C: Beneficiary(ies) CONTD'

Beneficiary #3 full name		Social Insurance Number	
Address		Relationship to member	
Birthdate (dd/mmm/yyyy)	Home/cell phone	Work/other phone	
Share (out of 100%)*			

Attach a list including the required information for additional beneficiaries if the space provided is insufficient.

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:

Name of trustee		
Address	Email	
Birthdate (dd/mmm/yyyy)	Home/cell phone	Work/other phone

Section E: Acknowledgement

I hereby acknowledge and confirm that:

- ▶ This designation revokes all previous designations of my pre-retirement pension funds, including any made in my Will.
- ▶ A surviving spouse will receive pre-retirement pension funds by law unless they waive this entitlement in writing.
- ▶ Subject to these spousal rights at my date of death, if applicable, I hereby designate the persons identified in this designation form to receive my pre-retirement pension funds in the manner and the priority outlined.
- ▶ Subject to any rollovers permitted by the *Income Tax Act*, pre-retirement pension funds are generally taxable income to the individual(s) who receive them.
- ▶ I am solely responsible for ensuring that this designation is valid and effective under the law.
- ▶ I am solely responsible to ensure that this designation is updated as necessary to reflect my current intentions/situation.
- ▶ I have received permission from my spouse or beneficiary(ies) to provide their personal information to the CSS Pension Plan.
- ▶ If I do not have a surviving spouse and all the beneficiaries, I have named predecease me, my pre-retirement pension funds will be paid to my estate.

We recommend that you consult a lawyer to ensure the validity and effectiveness of your intended designation. The CSS Pension Plan will act on the last dated valid designation received.

Please keep a copy of this form for your records. It is your responsibility to review your designation regularly to ensure it fits with your current situation.

Your life will change over time. It is important to that regularly review your beneficiary intentions and provide updated information to CSS Pension Plan as needed.

Signature of member:

Date: (dd/mmm/yyyy)



Note: If you are signing this form with a digital signature (e.g., picture of signature, software-embedded signature, etc.), these are CSS' requirements:

- ▶ If digitally signed without using a reputable e-signing platform/provider, we require a copy of the member's signed Photo ID, or
- ▶ If digitally signed using a reputable e-signing platform/provider, we require the member's signed Photo ID OR the digital signature certificate.

Members who are subject to federal pension law must provide a "wet signature" (pen to paper) and must submit the original form.

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

DESIGNATION OF BENEFICIARY

Your pension funds are a valuable benefit – for you, and potentially, for your heirs.

Use the attached form if you wish to designate a beneficiary of your pension funds should you die before you start receiving retirement benefits. If you make no designation, your funds will be payable to your spouse, if applicable, or to your estate.

Beneficiary designations are subject to pension legislation.



Spouses

Under pension laws, there are certain rules surrounding survivor benefits. **If you should die before you start receiving retirement income**, who will receive your survivor benefits is affected by whether you have a spouse. The definition of “spouse” varies by jurisdiction. See the following page for more information.

- ▶ **If you have a spouse** on the date you die, your spouse is automatically entitled to receive your pension funds - even if you name other beneficiaries. Most jurisdictions permit your spouse to waive this entitlement. Waiver forms are available on our website (www.csspension.com). Spousal rights may not apply to additional voluntary contributions (AVCs).
- ▶ **If spousal rights are waived or if you do not have a spouse**, you can designate other named beneficiaries, or your estate. If you do not name any beneficiaries, pension legislation provides that your pension funds must be paid to your estate.
- ▶ **If you are separated** when you die, your separated spouse may still have first claim to your pension funds. Contact us or your lawyer for assistance with complex situations.

Common accident

If you and your spouse were to die at the same time in a common accident, or in circumstances rendering it uncertain which of you pre-deceased the other, your pension funds would be paid to:

- ▶ any named general beneficiary(ies), or;
- ▶ your estate if no general beneficiary(ies) is named.



Minors

If you choose to designate any minor children,* we suggest you name an adult trustee in Section C of the Designation of Beneficiary form. Otherwise, any pension funds left to minors will be payable to provincial authorities to be invested and administered on their behalf until they become adults.

**A minor is a person under the age of majority in each province/territory.*



Keeping your designation current

It is your responsibility to keep your designation up-to-date so that it reflects your current situation at all times. Life events, such as changes in your marital or family status, may indicate a need to update your designation.

To designate, change or revoke a beneficiary designation, complete the attached Designation of Beneficiary form. The most recent designation received by the CSS Pension Plan by date of payment will be effective.



Taxation

The Plan does not provide tax advice. You should consult your professional advisors to determine the tax consequences of your designation.

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.

Alberta

Pension partner – A person who:

- ▶ at the relevant time, 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:

- ▶ is married to the member and has not lived separate and apart from the member for longer than two years immediately prior to the relevant time, 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 (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.

New Brunswick

Spouse – A person who:

- ▶ is married to the member, or;
- ▶ is married to the member by a marriage that is voidable and has not been avoided by a declaration of nullity, or;
- ▶ has gone through a form of marriage with the member in good faith that is void and has lived with the member within the preceding year.

Common-law partner – A person who is not married to the member or former member but has been living with him or her in a marriage-like relationship for a continuous period of at least two years immediately preceding the relevant time.

Nova Scotia

Spouse – A person who:

- ▶ is married to the member, or;
- ▶ is married to the member by a marriage that is voidable and has not been annulled by a declaration of nullity, or;
- ▶ has gone through a form of marriage with the member in good faith that is void and is cohabitating or, if he or she has ceased to cohabit, cohabitated with the member within the 12-month period immediately preceding the date of entitlement, or;
- ▶ is a domestic partner within the meaning of Section 52 of the Vital Statistics Act, or;
- ▶ is not married to the member but has lived with him or her in a marriage-like relationship for a period of:
 - ▶ at least three years, if either of them is married, or;
 - ▶ at least one year, if neither of them is married.

Ontario

Spouse – A person who:

- ▶ is married to the member, or;
- ▶ is not married to the member but has been living with the member in a marriage-like relationship:
 - ▶ continuously for a period of not less than three years, or;
 - ▶ is in a relationship of some permanence, if the person and member are the parents of a child as set out in Section 4 of the Children’s Law Reform Act.

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 for at least one year before the relevant time and who was still cohabiting with the member at the relevant time.

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 your pension funds should you die before retirement. You should consult your professional advisors to determine the legal and other consequences of your designations.