

# **DESIGNATING A BENEFICIARY**

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

Member	Social Insurance Number	☐ Ms. ☐ Miss ☐ Mrs. ☐ Mr. ☐ Dr.
Information		Date of birth
(please use ink		YYYY MM DD
and print)	Name Last	First Initial
	( ) Telephone Home	( ) Telephone <i>Work</i>
Beneficiary	NOTE: If necessary, list additional beneficiaries on a separ	rate piece of paper and include all information requested
Designation	below. This additional list must be signed and dated (with sale)  I designate the following individual(s) or organized in the sale in the	<del></del>
Do not name your		
spouse/pension partner	Name Last	First Initial
If you do not have a	Date of birth	☐ Ms. ☐ Miss ☐ Mrs. ☐ Mr.
surviving	YYYY MM DD	1
spouse/pension partner at the time of	Address Street	Relationship to you
your death, but you have dependent minor		(
children, all benefits will be payable to	City	Telephone Home
them even if you have other children listed		
who are not minors.	Province Postal Code	Telephone Work
However, you should still designate your		
dependent minor children as	Name Last	First Initial
beneficiaries on this form if you want them	Date of birth	☐ Ms. ☐ Miss ☐ Mrs. ☐ Mr.
to be your beneficiary after they reach 18.	YYYY MM DD	ı
You may name		
specific individuals, a	Address Street	Relationship to you
charity or organization, or your estate.		( )
If you are designating	City	Telephone Home
a charity or		( )
organization, only the name and address are	Province Postal Code	Telephone Work
required.	Light prefer to name my estate Note: If you name your be dispersed to your beneficiaries, and fees may be involved. We are paid immediately without any fees. Income tax must be with	
	You may wish to seek further advice from a financial/estate plan	ner.
Member Signature	I understand the above designation will cancel and re may have filed with the Alberta Teachers' Retirement	
	Signature	Date YYYY MM DD

Personal information on this form is collected under the authority of section 25 of the Alberta Teachers' Pension Plans Act and sections 33(a) and 33(c) of the Alberta *Freedom of Information and Protection of Privacy Act* for the purpose of administering benefits under the Teachers' and Private School Teachers' Pension Plans. If you have any questions regarding the collection of this information, contact ATRF at 1-800-661-9582 or by mail at 600 Barnett House, 11010 142 Street NW, Edmonton, AB, T5N 2R1

#### **DEATH BENEFIT PRIORITY**

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

- 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

## 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)

- 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.