



331 Cooper Street, Suite 703 • Ottawa, ON K2P 0G5 • T: 1.888.354.5444 • 613.567.8259 • F: 613.594.9038

☐ Domestic Partnership ☐ Divorced ☐ Widowed

E-mail Address: _____

If applicable, Lodge Number of any other I.A.M. local of which you have been a member:

Gender: ☐ Male ☐ Female Date of Birth: _____

City/Town _____ Province _____ Postal Code _____

Declaration

I authorize the collection and use of all information contained in this form by the Board of Trustees of the I.A.M. Multi-Employer Pension Plan (Canada) and their designated agents and advisors, including the use of social insurance number for identification, administration and tax reporting purposes. I also authorize the collection, retention, disclosure and sharing of my personal information by the Board of Trustees and their designated agents, advisors and service providers as may be required to administer the Plan including determining eligibility for benefits, processing and paying benefits and on-going financial management of the Plan including cost analysis and internal audits. I understand that I may withdraw all or part of my consent at any time, in writing, but that doing so may interfere with the administration of the Plan and any benefits that may be payable to me. For more information on how the Fund Office ensures your information is protected, please refer to the I.A.M. Multi-Employer Pension Plan (Canada) Privacy Policy.

Signature

Date

Who qualifies as my spouse? (Federal Pension Benefits Standards Act)

A spouse is someone who, at the time of determination is legally married to you. A spouse may also be someone of the same or opposite sex who, as of the time of determination, has been living with you continuously in a conjugal relationship for at least one (1) year.

Your spouse is the first in line for survivor benefits, unless entitlement to pre- or post-retirement death benefits has been waived.

If there is any conflict between the above definition of spouse and the Plan Rules & Regulations, the Rules & Regulations apply.

Naming beneficiary or beneficiaries.

The primary beneficiary designation applies only if you die before retirement and you do not have a spouse at the time of your death. If you have a spouse, he or she is first in line for any survivor benefits that may be payable under the Plan.

Your beneficiary can be a person(s), organization or your estate. You will get an opportunity to confirm your beneficiary choice(s) at the time that you apply to receive your retirement benefit. You can change your beneficiary at any time by completing and submitting the required form to the I.A.M. Multi-Employer Pension Plan (Canada) Fund Office.

If you have a spouse and you complete the Beneficiary Designation section, your designated beneficiary is the person who would receive the death benefit, if any death benefit is payable after your death should your spouse die before you.

What if I want to name my child as a beneficiary?

Someone under the age of 18 (known legally as a minor) can not directly receive survivor benefits. However, you can still ensure that a minor is eligible for any survivor benefits payable upon your death in two ways:

- ☐ List your "Estate" as your beneficiary in the Designated Beneficiary section. In your will you must direct that your I.A.M. Multi-Employer Pension Plan (Canada) Death Benefits go to the minor. You must also name a Trustee for the child.
- ☐ List the minor as your beneficiary and designate a Trustee for the child in your will.

You should not name a Trustee as your beneficiary. If you name a Trustee as your beneficiary, any survivor benefits will go to that individual, who will be legally entitled to spend the money.

The Fund Office recommends that you get independent legal advice to ensure your will accurately reflects your wishes.