



# I.A.M. Labour-Management Pension Fund (Canada)

## Marital Status / Beneficiary Change Form

Please complete and send this form and all related documents to:

I.A.M. Labour-Management Pension Fund (Canada)  
116 Lisgar Street, Suite 204, Ottawa, Ontario K2P 0C2

Tel: 613.567.8259  
Toll-free: 1.888.354.5444

### 1. Personal Information of Plan Member

S.I.N. \_\_\_\_\_

Name: \_\_\_\_\_  
Last First Middle

### 2. Change in Marital Status (Please see reverse for definition of "spouse.")

I wish to register my new spouse.

Name: \_\_\_\_\_  
Last First Middle

S.I.N. \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
yyyy mm dd

I wish to remove my former spouse (this change is effective the date the Trustees receive this form.)

Name of former spouse: \_\_\_\_\_  
Last First Middle

### 3. New Beneficiary Designation (For more information on naming a beneficiary, please see reverse.)

Name: \_\_\_\_\_  
Last First Middle

Address: \_\_\_\_\_  
Street City/Town Province Postal Code

Relationship To You: \_\_\_\_\_ % of Benefit: \_\_\_\_\_

Name: \_\_\_\_\_  
Last First Middle

Address: \_\_\_\_\_  
Street City/Town Province Postal Code

Relationship To You: \_\_\_\_\_ % of Benefit: \_\_\_\_\_

Name: \_\_\_\_\_  
Last First Middle

Address: \_\_\_\_\_  
Street City/Town Province Postal Code

Relationship To You: \_\_\_\_\_ % of Benefit: \_\_\_\_\_

Name: \_\_\_\_\_  
Last First Middle

Address: \_\_\_\_\_  
Street City/Town Province Postal Code

Relationship To You: \_\_\_\_\_ % of Benefit: \_\_\_\_\_

Percentages must total 100%

### 4. Declaration on Beneficiary Designation

The above designation revokes any previous beneficiary designation the Trustees of the I.A.M. Labour-Management Pension Fund (Canada) may have on file. I reserve the right to revoke and change my beneficiary designation at any time by giving written notice on the form prescribed by the Trustees of the I.A.M. Labour-Management Pension Fund (Canada).

Signature \_\_\_\_\_

Date \_\_\_\_\_

### 5. Certification and Authorization

I certify that the information I have provided on this form is accurate and complete. I authorize the collection and use of all information contained in this form, and any additional personal information which I may hereafter provide, by the Trustees of the I.A.M. Labour-Management Pension Fund (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 Trustees and their designated agents, advisors and service providers as may be required to administer the Plan including but not limited to 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. I understand that for more information on how the Fund Office ensures my personal information is protected, I may refer to the Fund's Privacy Note to Members.

Signature \_\_\_\_\_

Date \_\_\_\_\_

### General Information (Ontario)

If you have a spouse as defined below, he or she is generally first in line for any survivor benefits that may be payable from the Plan after your death. If a survivor benefit is payable to your spouse after your death, no death benefit is payable to your beneficiary.

A spouse is someone who, at the time of determination is legally married to you and not living separate and apart from you. A spouse may also be someone who has been living with you continuously in a conjugal relationship for at least 3 years or is the mother or father (natural or adoptive) of your child and lives with you in a relationship of some permanence.

If you die before retirement but after you become a Plan participant, the Plan provides a pre-retirement survivor pension to your spouse. Your spouse may waive his or her entitlement to this pension by signing a spousal waiver form and filing it with the Fund Office before any benefit is paid. If such a waiver is filed, your spouse will not receive any pre-retirement survivor pension after your death and a lump sum pre-retirement death benefit is then payable to your designated beneficiary or beneficiaries.

The Plan also provides a post-retirement survivor benefit. At the time you apply for your retirement pension, you and your spouse may waive your spouse's entitlement to the post-retirement survivor benefit by signing a spousal waiver form and filing it with the Fund Office. If the spousal waiver is filed, you will then be able to choose another form of pension payment that will not provide your spouse with a survivor benefit when you die after retirement. Your designated beneficiary would be the person who would receive the death benefit, if any death benefit is payable after your death.

If you do not have a spouse and you do not name a beneficiary, any death benefit that may be payable after your death would be paid to your estate.

### Naming beneficiary or beneficiaries.

Your beneficiary can be a person or persons, an organization or your estate. Also, you can change your beneficiary at any time by completing another *Marital Status / Beneficiary Change Form* and submitting it to the Fund Office. Your designation is not valid until this form is received by the Fund Office.

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

You may name more than one beneficiary. In this event, any death benefit that is payable will be divided in equal shares among them unless you indicate otherwise. If one of the beneficiaries dies before you, his/her share would be divided among the remaining beneficiaries.

### What if I want to name a minor as a beneficiary?

Someone under the age of 18 (known legally as a minor) cannot directly receive survivor benefits. If you want to ensure your child will benefit from any death benefit upon your death, you should get independent legal advice on how this can be done.

***Please note that the information provided above does not cover all details of the Plan. The official Plan document governs in the event of a conflict, discrepancy or omission.***