

South Shore Regional School Board C.U.P.E. Staff Pension Plan

Jurisdiction of Employment: Province of Nova Scotia

Name of Employee
(as it currently exists on file): _____

Social Insurance Number: _____

REVISED INFORMATION

(Complete only those fields that need to be revised)

Name: _____

Address: _____

Province of Employment: _____

Spouse's Name: _____

Spouse's Date of Birth: _____ (DD/MM/YY)

Spouse's Social Insurance Number: _____

Beneficiary: _____

Relationship: _____

Other: _____

Declaration of the Employee (complete only if beneficiary designation changing).

Please note that provincial pension legislation applicable to the Plan contains rules that govern the payment of death benefits, which effectively limit your choice of beneficiary. Please review the information on the reverse side of this form carefully before making your appointment.

I appoint the following to receive any payment according to the terms of the plan that may fall due after my death. I reserve the right to revoke this appointment at any time prior to my retirement from the Plan.

Signature of Employee: _____ Date: _____

Signature of Witness: _____ Date: _____

Please return this form to your employer for submission to Morneau Sobeco.

Rules Respecting Beneficiary Designations

Please note that, under the Nova Scotia *Pension Benefits Act*, there are rules that govern the payment of death benefits, which effectively limit your choices reflecting a beneficiary designation, as follows:

- if you have a spouse, your spouse will be entitled to the payment of any pre-retirement death benefits and as a result, **must** be designated as your beneficiary (please review the definition of “spouse” and “common-law “ partner outlined below to determine if you have a spouse);
- if you do not have a spouse, you may designate any other person as your beneficiary;
- if you do not have a spouse, and you do not designate a beneficiary, any pre-retirement death benefits that are paid from the pension plan on your behalf will be paid to your estate.

The definition of “spouse” and “common-law partner” in the Nova Scotia *Pension Benefits Act* determines who is your spouse for pension purposes. Please review the following definition carefully:

- a) the person you are legally married to; or
- b) the person you are married to by a marriage that is voidable and has not been annulled;
- c) the person you are married to in good faith by a marriage that is void and you are living with that person, or if you no longer live together, you have lived together in a common-law relationship in the past 12 months; or
- d) the person you have been living with in a common-law relationship for at least two years, neither of you being married to each other or another person.

Note: If a Nova Scotia member is separated or no longer living with his or her legal spouse, and is not formally divorced, the member’s legal spouse is still the member’s “spouse” for the purposes of the pension plan, even if the member establishes a common-law relationship with another person.

There are different rules that apply to post-retirement death benefits. The Nova Scotia *Pension Benefits Act* requires that a survivor benefit be paid to your spouse. This benefit can be waived if you and your spouse provide a waiver, in writing, and signed by both you and your spouse. If circumstances exist such that you and your spouse wish to make arrangements to waive this post-retirement survivor benefit prior to your actual retirement date, the waiver must be signed in advance of your retirement. However, there is no opportunity for your spouse to waive his/her entitlement to the pre-retirement death benefits.

Please note that, if you have a spouse, but you designate another person as your beneficiary under the pension plan, this will **not** be a valid designation. If death benefits become payable and the administrator of the pension plan is given notice that you have a spouse, the death benefits will be paid to your spouse, notwithstanding your designation of someone else as your beneficiary. As noted above, you and your spouse do have the opportunity to waive the payment of a post-retirement survivor pension, however no waiver is available for pre-retirement death benefits.

For this reason, it is very important to review the rules outlined above and to ensure that your pension plan beneficiary is valid. If your situation changes and you enter a relationship with someone who would be considered a spouse or end a relationship with a spouse, it is also important to ensure that your beneficiary designation is changed accordingly.

If you have a question about your particular circumstances and the descriptions outlined above do not seem to apply, you should contact your employer for more information.